

Frequently asked questions (FAQ)

June 2023

Lumino Health™ Pharmacy, provided by Pillway

Background

1. What is Lumino Health Pharmacy, provided by Pillway?

Launching in July 2023, Lumino Health Pharmacy is an online pharmacy providing quick and easy access to medications, pharmacists, and free delivery within Canada excluding Quebec. There's also:

- personalized advice and medication support from pharmacists
- prescription refills and renewals
- pre-sorted packaging with medications sorted by dose.

2. What is Pillway?

Pillway is the company that operates the Lumino Health Pharmacy. Pillway was founded in 2016 and is a corporate-backed online Pharmacy in Canada servicing Canadians across Canada, excluding Quebec. Pillway is based in Brampton, Ontario with a second location in Delta, British Columbia (BC).

3. Why did we choose to partner with Pillway?

We partnered with Pillway because of their strong technology platform and user experience. Their digital-first approach aligns well with Sun Life's. They also offer:

- a high-quality mobile app,
- availability of same-day delivery across the country, excluding Quebec,
- over 10 licensed pharmacists on staff, and
- additional cost-savings with competitive dispensing fees.

4. Why is Sun Life launching an online pharmacy?

We're committed to building an ecosystem of products and solutions to support Canadians in improving their health. This is an important first step to enabling Canadians to get convenient access to medications and pharmacists for coaching and additional support right from their phone.

5. How is Lumino Health Pharmacy different from Express Scripts Canada (ESC)?

ESC focuses on specialty medications, some of which need to be administered in-person. ESC remains our preferred pharmacy network (PPN) for specialty medications.

Lumino Health Pharmacy focuses on non-specialty medications and will be our maintenance medication provider of choice.

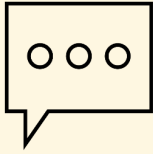
6. Is this online pharmacy a registered pharmacy in Canada?

Yes. Lumino Health Pharmacy is provided by Pillway, which operates two registered Canadian pharmacies – one in Ontario governed by the Ontario College of Pharmacists and one in BC governed by the BC College of Pharmacists.

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About the Lumino Health Pharmacy service

7. Is there a cost to use this service?

No. Lumino Health Pharmacy is a free app/offering. There's no additional cost to use the service itself. Any costs are associated with drug costs, just like having a prescription filled directly in a physical pharmacy.

8. Will there be cost savings and what is the dispensing fee?

Yes. Lumino Health Pharmacy offers a competitive dispensing fee of \$10.97 per prescription which is lower than many retail pharmacies across Canada.

9. What are benefits of using Lumino Health Pharmacy?

Plan members will have access to a full online pharmacy and virtual pharmacist support, including medication review, consultation, coaching and medication-related support.

Lumino Health Pharmacy also offers compliance packaging, which is recyclable. This simplifies the process as medications are pre-sorted into the right dosages, which makes managing multiple medications easy and clear.

There's also access to over-the-counter (OTC) products, which are often used in addition to therapy medications, for example, smoking cessation and vitamins. Free delivery is available across Canada. Lumino Health Pharmacy isn't available in Quebec at this time.

10. Does Lumino Health Pharmacy offer other services in addition to medication dispensing?

Yes. Pillway operates as a pharmacy, allowing it to provide pharmacy services. Many of the services are billable to provincial healthcare plans and free to users. The pharmacists can only bill to provinces where Pillway is licensed. Pillway's pharmacists can:

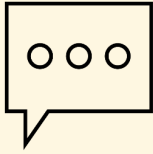
- liaise with the patient's doctor,
- adjust medications where applicable and prescribe medications for minor ailments,
- provide consultations and focused coaching sessions (medication reviews) and OTC products for adjunct therapy (smoking cessation for an asthma patient, wound care for eczema patients, etc.).

11. What is the difference between Lumino Health Pharmacy from Sun Life and the Pillway direct offering?

Lumino Health Pharmacy offers:

- personalized insights,
- connectivity with the Sun Life ecosystem, and
- specific chronic disease management programs.

Pillway-direct users won't have access to the same promotions or benefits as Lumino Health Pharmacy users.



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About the Lumino Health Pharmacy launch

12. When will Lumino Health Pharmacy launch?

This service will be available to plan sponsors and plan members in July, except for Quebec residents.

13. Is Lumino Health Pharmacy available to all plan sponsors and plan members?

Lumino Health Pharmacy is available only in Canada. It's available to:

- all Canadian plan sponsors,
- all Canadian plan members and their eligible dependents, who reside in Canada outside of Quebec.
- They must be 18 years of age to use this service.

14. How will we roll out Lumino Health Pharmacy?

Lumino Health Pharmacy is designed for plan members who regularly take medications for chronic conditions.

Starting in July, over a 60-day period, we'll send emails to plan members who:

- don't live in Quebec,
- have maintenance medication claims in the last 12 months, and
- haven't had speciality medication claims in the past 12 months.

They'll receive up to four emails over four weeks. These emails will aim to raise awareness and encourage them to register. Standard exclusions will apply for plan member communications.

Although we're targeting these plan members with our communications, Lumino Health Pharmacy is available to all plan members if they want to use it. When plan members login to their **my sunlife mobile app** or **mysunlife.ca**, they'll get messages about Lumino Health Pharmacy.

15. Why isn't Lumino Health Pharmacy available in Quebec?

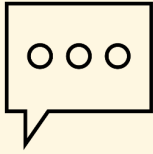
Quebec has specific regulations and requirements relating to marketing, fulfilment and distribution. We're currently working through these elements.

16. When will Lumino Health Pharmacy be available in Quebec?

We're targeting the end of 2023.

17. Why is Sun Life launching something that isn't available across Canada / doesn't offer a consistent experience?

Health care is provincial. Offering a consistent country-wide experience is limited by provincial health care laws and regulations.



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Plan member experience

18. Can plan members use Lumino Health Pharmacy to fill prescriptions for eligible dependents?

Yes. Plan members can manage medications for eligible dependents by enabling family profiles within the app.

19. What information will the plan member need to register to use Lumino Health Pharmacy?

To register for this service, plan members will need to enter their first name, last name, email address, and date of birth (DOB).

In July, they can register to use Lumino Health Pharmacy via the mobile app for iPhone or Android or use the website: <https://luminopharmacy.pillway.com>

20. When the plan member signs up, what are they consenting to?

Once a plan member registers to use Lumino Health Pharmacy they provide express consent to:

1. Pillway's [Terms of Service](#), which include (but aren't limited to) terms related to services offered, payment, shipping and delivery, and email notifications.
2. Pillway's [Privacy Policy](#), including (but not limited to) how information is used, shared, and protected by Pillway; and to receive promotional offers unless they choose to opt out.
3. Having their medications filled from pharmacies located in Ontario and/or British Columbia.
4. Pillway sharing certain personal information with Sun Life (which is subject to Sun Life's Privacy Policy) and Sun Life contacting them about:
 - Pharmacy services, including prescription management and pharmacist consultations,
 - Personalized health education and resources, and
 - Integrated care programs to help them manage their health and access care.

In most cases, plan members have a right to withdraw their consent, but Lumino Health Pharmacy may not be able to provide the requested product or service, or the plan member may no longer be able to use Lumino Health Pharmacy.

21. What support is available to plan members?

Plan members can contact Lumino Health Pharmacy directly by phone 1-877-586-4661 (1-877-Lumino-1).

22. Where can plan members learn more about Lumino Health Pharmacy?

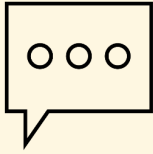
Plan members can visit the [Lumino Health Pharmacy](#) website. Plan members can register to use this service in July.

23. How will plan members access Lumino Health Pharmacy?

In July, plan members can register to use Lumino Health Pharmacy by downloading the Lumino Health Pharmacy app for iPhone or Android or by visiting: <https://luminopharmacy.pillway.com/>

24. Will plan members get an incentive when they use Lumino Health Pharmacy?

Yes. A \$50 offer from Sun Life will be presented to plan members who register before September 30, 2023, to use the Lumino Health Pharmacy. It will automatically be applied against a plan member's out-of-pocket co-pay costs on eligible drugs. This offer has no monetary value and isn't redeemable for cash. Plan members have until September 30, 2024, to use the full amount.



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Additional information

25. How can I opt-out of the plan member communication program about Lumino Health Pharmacy?

Please contact your Sun Life Group Benefits Representative. They'll work with you to facilitate the opt-out process. We need your opt-out by June 21, 2023 if you don't want your plan members to receive any launch communications.

26. Do other online pharmacy offerings from Lumino Provider Search still exist?

No. Lumino Health Pharmacy will be promoted exclusively as our online-only pharmacy. Other pharmacy retailers that have brick-and-mortar locations will still exist within Lumino Provider Search.

27. Can plan sponsors set up preferred provider option (PPO) with Lumino Health Pharmacy?

We're open to discussions with plan sponsors on additional capabilities such as plan design integration as part of future product innovations.

28. Does this impact existing preferred pharmacy network (PPN) or preferred provider option (PPO) offerings that Sun Life has?

No. Our existing PPN and PPO aren't impacted by Lumino Health Pharmacy.

29. Is plan member data being shared with Pillway?

Yes. When a plan member registers to use the service, they can choose the option to use their Sun Life login details. They'll be prompted to provide express consent to share information with Pillway to make signing in easier and faster.

30. Will Sun Life get any data from Pillway?

Yes. Sun Life will get specific data from Pillway, only with express consent from the plan member. The data we collect will be used for claims adjudication and to improve our products and services.

Questions?

Please contact your Sun Life Group Benefits representative.