

# Redefining health benefits

Using a knowledge-driven technology based approach to make benefit dollars work harder



Employees are taking a more proactive approach to managing their own health and well-being. At Sun Life we offer access to an innovative environment of products and services that allow them to live healthier lives.

We offer solutions tailored to fit your businesses. We've improved and simplified our processes to offer fast and easy implementations. Our industry-leading fraud and drug management team are keeping plans safe and sustainable by applying the same quality work no matter the size. Our dedicated department includes:

- qualified AEs,
- operations,
- billing,
- underwriting, etc.

We also offer comprehensive services for plan administrators through various channels:

- web (webinars or meeting with a team member),
- direct phone line for plan administrators.

We develop innovative and industry-leading digital products (web, app, Ella, provider search) for companies like yours no matter the size. Sun Life Medical Second Opinion, by Dialogue and Lumino Health virtual care solutions are automatically included in group benefits plans from 3 to 49 employees. If plan members need more information about their plans, they can reach out to us. We'll take the time to review and provide detailed explanations.

## Here is what our Best in Health solutions offer:



### **Businesses under 50 employees – SunAdvantage solution**

As a health solution partner, we've designed an innovative and flexible solution to suit your unique business needs.

Our SunAdvantage solution includes:

- affordable plan design options,
- easy set-up with our administration kit and access to our Plan Sponsor Services website,
- a dedicated Customer Service Administrator to support you whenever needed,
- a customized coverage guide for employees to help them make the most of their benefits plan.



### Digital experience

Sun Life enhances the employee experience with the **my Sun Life mobile app**. Employees can manage their health benefits, savings, personal investments, and insurance policy anywhere from their mobile device of choice. Submitting claims, accessing their coverage info and checking claim status are just some of the many functions plan members can access online at any time.



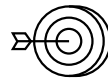
### Mental Health

**Lumino Health Virtual Care EAP** connects employees and their families to a variety of health and well-being resources available 24/7. It focuses on positive health outcomes and provide confidential support in the following areas:

- Stress and wellness,
- Financial,
- Work and career,
- Family and relationships.

### Lumino Health Stress Management and Well-being

provides plan members with access to resources and specialists focused on mental health. This program helps plan members and their eligible dependents manage mental health concerns. It breaks down barriers and provides access to mental health treatment and support.



### Bright Promise

We know you need attentive service and support. Across our business we take care of the smallest details. **Our Bright Promise Service Guarantee strengthens this commitment.** With our Client-centric culture and continuous improvement mindset, we support and deliver proactive, consistent, personalized services to meet plan sponsors service expectations. If we've fallen short, we'll compensate.\* More importantly we'll discuss any concerns and find ways to ensure that we meet agreed service expectations for the future.

\*Maximum compensation applies



### Employee Health Coverage

#### Sun Life Medical Second Opinion, by Dialogue

Employees can use this virtual care service to get an expert medical opinion from leading medical professionals. The service helps them make more informed decisions about their health without replacing their regular physician.



### Flexibility

Spending accounts are a great addition to your Clients' group benefits plan. It empowers employees by giving them the flexibility to choose personalized options that suit their health and wellness needs. Our Health spending account (HSA) and our Personal spending account (PSA) give a greater control to employees over their benefits. HSA covers all health-related expenses that aren't covered under a provincial health plan. The PSA allows employees to benefit from additional wellness options.

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### Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. CA1223 07-25 ds-cc

