

# Did you know...

## Sun Life helps you deliver the Best in Health to your Clients

We greatly value your partnership and the expertise you bring in supporting your Clients. We also know we have a key role to play. We want to help you **help your Clients** make the most of their plan.



### Mental health

**The challenge.** Mental health issues are complex – and remain the leading cause of disability in Canada.

**Our innovations.** We remain committed to helping you help your Clients improve mental health in their workplace. We continue to invest in new supports and solutions.



**Education and communication support.** Our mental health [training videos](#) are here to equip and support your workplace leaders with the knowledge and tools they need to create a more supportive and inclusive environment. We've also created a [communication toolkit](#) to help Clients create awareness.



**Facilitated training.** We've partnered with the Mental Health Commission of Canada (MHCC) to offer Clients mental health training. There are two different training sessions – one for prevention, one for support. These are available in person or virtually.



**Enhanced risk assessment.** We've enhanced our Workplace Mental Health Risk Assessment (WMHRA). This tool enables your Clients to take a preventative and proactive approach to the mental well-being of their employees.



### Chronic disease

**The challenge.** 45% of Canadians live with at least one major chronic disease.<sup>1</sup> And more younger Canadians are battling chronic conditions. With life and work demands, it can be difficult for employees to manage their treatment and maximize its effectiveness.

**Our innovations.** We're responding to the chronic disease crisis with innovative supports to help keep your Clients' workplaces healthy



**Chronic Disease Care Programs.** Through the Lumino Health™ Pharmacy provided by Pillway,<sup>2</sup> we've introduced personalized one-to-one coaching for common chronic diseases. And there is no extra cost.

This online coaching service can help employees follow their treatment plan and improve their health outcomes. To date, we've launched programs to support employees with diabetes, asthma and chronic obstructive pulmonary disease (COPD). And there's more to come. (Due to provincial restrictions, coaching is not available in Quebec).

**Positive results.** Preliminary results<sup>3</sup> from our diabetes coaching program have been very positive. Approximately 8 in 10 program participants have seen their sensor-derived A1C improve – or are achieving guideline-recommended targets.<sup>4</sup>



**Coaching for smoking cessation.** Smoking is the leading preventable cause of premature death and disease worldwide.<sup>5</sup> However, quitting smoking permanently presents significant challenges and often requires multiple levels of support.

That's why we're collaborating with the Ottawa Heart Institute (OHI) to support Canadians who would like to stop smoking any form of tobacco (cigarettes or vape). We're providing free access to a one-to-one coaching program called the Can Quit program. The program is virtual and accessible to individuals in all provinces and territories, including Quebec. Coaching by the OHI will be available to plan members and their dependents at no additional cost.



<sup>1</sup>Statistics Canada, Health of Canadians, 2023.

<sup>2</sup>SHG Pharmacy Inc. and SHG West Pharmacy Inc., doing business as Pillway pharmacies, are partially owned by Simpill Health Group Inc. For your information, and as a point of disclosure, Sun Life Assurance Company of Canada has partial ownership in Simpill Health Group Inc.

<sup>3</sup>Sun Life data, 2024. Preliminary results are based on 100 employees who participated in the coaching program between February 2024 and July 2024.

<sup>4</sup>Of patients who have participated in the program and opted to share their data (12+ weeks) with the pharmacy team. The guideline-recommended target for A1C is  $\leq 7.0\%$ .

<sup>5</sup>[Quit with confidence: Deciding to quit](#)



## Disability

**The challenge:** Your Clients want to provide the support employees on disability leave need – and get them back to health and work faster. But your Clients also need to keep their plans cost-effective over the long term.

**Our innovations:** We continue to innovate to enhance our processes and promote a faster recovery for employees on leave. And we do this with a focus on safe and sustainable outcomes. Here's what we've been working on.



**Faster medical information gathering.** We successfully piloted a streamlined process of gathering medical information digitally. We've now scaled this solution for all case managers. We can often receive these completed digital requests within a week, compared to 3 weeks for faxed requests.



**Digitizing the Plan Member Update Form – and piloting a digital claims submission process.** We've digitized the Plan Member Update form, which makes it easier and faster for employees on long-duration disability to provide us with regular updates. We also want to provide a more seamless claim submission experience for plan members and their doctors. To further this goal, we've partnered with a digital health platform leader to test a digital claim submission process.



**Bulk Electronic Data file feeds.** We're testing how we can use bulk electronic data file feeds to help your Clients share information with us more quickly and easily than filling out forms. This can replace the need for them to fill out a Plan Sponsor Statement.



**Digitized provider model.** We're introducing a new digitized provider model for disability. It takes advantage of both our preferred provider network and a larger network of individual providers. The first phase of the enhanced tool will better match treatment and provider skills to the employee's level of impairment. This can accelerate and improve the treatment process.



**Exploring opportunities to incorporate predictive analytics and artificial intelligence (AI) in the case management process.** Through our recently introduced psychosocial questionnaire, we're using predictive analytics to understand the impact of psychosocial factors impacting claim durations and identifying recovery potential.

We're also undertaking a 6-month pilot to provide tactical claims guidance for our case managers through AI. AI doesn't provide input as to whether the claim should be approved. The claims decision is left to the case manager without AI intervention. What AI provides is a starting point, helping the case manager forecast the timing of resolution and recommend actions to help move the claim forward.

Our goal in testing and using all advanced technologies is to reduce the duration of claims support (and get employees back to work sooner).



## EAP supports

**The challenge.** EAPs have changed. But many employees aren't aware of the personalized support and guidance available across a variety of EAP services. Nor are employees aware of all the services available to support them.

**Our innovations.** Our EAP is a highly efficient, digital-first platform that provides timely and critical support for your Clients.



**Manager coaching.** People leaders often face challenging workplace issues. Our manager coaching service gives them access to coaches to help them solve challenges in real time. This service can help address a wide range of issues, from managing employees remotely to returns to work post-disability.



**Mental health support.** Our EAP gives employees immediate, confidential access to an EAP expert. This person will assess their needs and arrange an appointment within 24 hours with a mental health provider. They can also receive live virtual coaching and therapy sessions for stress, anxiety, depression, substance use, grief and more.



**Financial support.** Given the current economic climate, financial stress is becoming an increasingly common concern. This can also have an impact on mental health. Our EAP provides support on topics such as budgeting, bankruptcy risks, and mortgage planning.



**Sun Life EAP resource hub.** This new hub has communication materials such as brochures, flyers and an EAP support video. These show how our EAP supports mental health, financial health, legal concerns and more. They can help your Clients promote their EAP to plan members.



## Women's health

**The challenge.** Health care has often not taken women's health needs into account. This is due to a lack of research on women's health, low awareness of women-specific health symptoms, and stigma.

**Our innovations.** We continue to take steps to help close these gaps and raise awareness of existing coverage and resources.



**Women's health toolkit.** This resource helps Clients understand how benefits plan coverage meets women's health needs. It also identifies ways to address coverage gaps and set measurable and realistic objectives.



**Partnership with the Menopause Foundation of Canada.** We've partnered with the [Menopause Foundation of Canada](#) (MFC) to raise awareness of women's health and identify ways to better support women in the workplace. The [Menopause Inclusive Playbook](#) is one such way. It's a practical, five-step guide that can inspire your Clients to take action.



**Menopause support.** We helped providers in our network become Menopause Society Certified Practitioners through scholarship funding. These specialists can improve health outcomes for employees through tailored treatment and guidance.



**Women's health information in our virtual care materials.** We updated our virtual care brochures to reflect health-specific information for women. This helps raise awareness of the health resources available to women in the workplace.

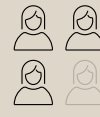
## The gender health gap – did you know...



**One quarter to one half** of women who experience heart attacks have their symptoms go unrecognized.<sup>6</sup>

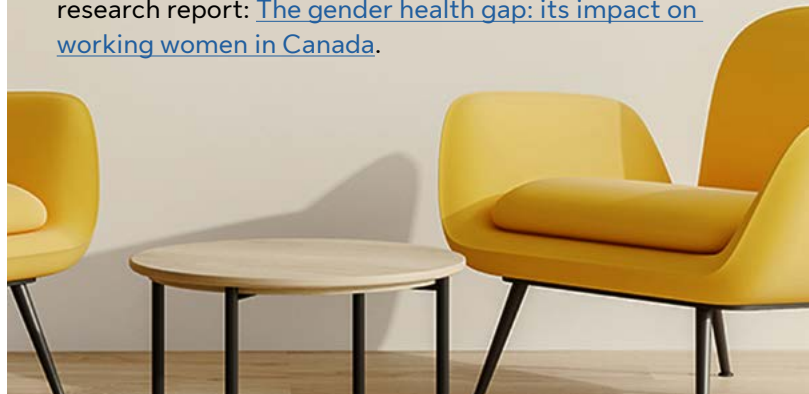


For women who give birth, **23%** experience post-partum depression. But about 50% of women with symptoms are never diagnosed.<sup>7</sup>



**3 out of 4** women experience menopausal symptoms that interfere with their daily lives.<sup>8</sup>

You can hear more from Canadian women in our recent research report: [The gender health gap: its impact on working women in Canada.](#)



## Service enhancements

**The challenge.** A positive employee plan experience is critical for delivering value – but employee expectations grow as technology advances.

**Our innovations.** We're committed to service excellence and to continuous service enhancements.



**Client Care Centre (CCC) telephone system.** We recently updated our telephone system to Amazon Connect, a cloud-based interactive voice response (IVR) phone system. New features include a courtesy call-back feature, wait time alerts, new message prompts and more. This has provided a better experience for all employees who connect with us. And we'll be building new features on this system in the months ahead.



**Express payments for life insurance claims.** We recently introduced a faster express payments process for many group benefits life insurance claims. The express payments process applies to all plan members (including retirees) and eligible dependents covered under a Client plan.

## Sun Life – helping you deliver service excellence and the Best in Health

Sun Life delivers solutions to help plan members achieve the Best in Health. And we couldn't do it without you. We're proud to support you in delivering exceptional advice and expertise to our mutual Clients.

And there's more to come. Our long track record of product and service innovation ensures our leadership role in group benefits will continue.

<sup>6</sup> [The Canadian Women's Heart Health Centre](#)

<sup>7</sup> [Postpartum Depression Statistics](#)

<sup>8</sup> [Menopause Foundation of Canada](#)