

Driving value through exceptional workplace health supports





Introduction

As an employer, your benefits plan is crucial for maintaining employee health, productivity, and engagement, especially in today's changing and uncertain times.

Chronic disease prevalence is rising among employees, while geopolitical tensions and economic uncertainties are straining resilience and mental health. Rising living costs are shrinking pocketbooks, making affordable health supports more important than ever.

Employers are also facing challenges. Inflation, tariffs, and the potential of a slowing economy are top of mind. In this environment, every dollar counts – you must ensure your benefits plan remains a sustainable, value-added investment that supports your organization's goals.

We're committed to supporting you and your employees with benefits plans that meet these current challenges and evolve for the future. Our focus is on driving value through comprehensive solutions and supports. This means constant innovation to provide access to the best care and support, fast and convenient service, and maximizing the value of every dollar you invest in your plan.

This report outlines key ways we're working to achieve these goals, partnering with you to help your organization thrive amidst the challenges and opportunities of today and tomorrow.

We invite you to read this report and reach out to your Sun Life representative to learn more about how you can get the most value from your benefits plan.

Table of contents



04

Summary

05

Disability case management – better access to care and a faster recovery

08

Health-care innovations – service excellence and improved health outcomes

13

Chronic disease management – helping plan members live healthier lives

16

Cost management – managing costs today, ensuring long-term value for tomorrow



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This report features four key areas on which we are focused to achieve these goals.

01

Disability case management – better access to care and a faster recovery

How we're helping employees recover and return to work faster after disability leave:

- A 360-degree approach to health and recovery supported by our innovative Psychosocial Questionnaire to assess each member's unique needs
- Reducing wait times to get a specialist appointment
- Pharmacogenomic testing to find effective medications faster
- Supporting quicker recovery through digital claims innovation

02

Health-care innovations – service excellence and improved health outcomes

How we're innovating to support employees with today's health challenges, emphasizing improved access to care and efficient, cost-effective care delivery:

- Mental Health Coach for personalized mental well-being support
- Lumino Health Virtual Care, an integrated digital health platform
- An Employee Assistance Program designed to support employees with today's challenges
- Enhanced app that increases member engagement in their plan and health

03

Chronic disease management – helping plan members live healthier lives

How we're focused on addressing the rising prevalence of chronic conditions with programs to support better disease management:

- Lumino Health Pharmacy at no cost to you, convenient, comprehensive medication support
- No-cost, personalized chronic disease coaching programs for diabetes, asthma, and chronic obstructive pulmonary disease (COPD)

04

Cost management – managing costs today, ensuring long-term value for tomorrow

How we're creating strategies for maintaining affordable benefits plans while ensuring plan members have the coverage they rely on:

- Saving your benefits dollars with financially sustainable drug plans
- Empowering employees to find affordable care that's right for them
- Leading our industry in fraud risk management

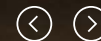


01

Disability case management

Better access to care and a faster recovery

Even with the best in health prevention, disability claims will inevitably occur. Helping employees get back to health and work sooner has significant benefits for employees and employers. For employers, these include less workforce planning disruption, lower costs, and higher productivity by getting an experienced employee back earlier.





Here are important ways we're promoting quicker recoveries:



Taking a 360-degree approach to employee health

All disability leaves involve a serious illness or injury. However, beneath the surface, numerous other factors can significantly influence an employee's recovery and return to work. That's why our innovative approach considers the whole person.

Additional factors that can influence recovery and return to work include:

- Existing health conditions/multi-morbidities (physical and mental)
- Social support network and family dynamics
- Financial well-being and related stressors
- Personal motivation and resilience
- Workplace relationships and job satisfaction

Our Psychosocial Questionnaire is an innovative online assessment tool we've designed to provide a comprehensive view of an employee's health landscape. This user-friendly questionnaire allows us to:

1. Quickly gather crucial information
2. Identify potential barriers to recovery
3. Tailor support strategies for each individual to achieve an optimal health outcome



Quickly connecting to specialist care

In many provinces, obtaining an appointment with a medical specialist can take several months or longer. We've partnered with Medical Confidence to help lower this barrier to care and recovery. Medical Confidence offers personalized guidance to help employees access medical specialist care faster.

With this service, we've been able to reduce average wait times to receive a specialist appointment by 317¹ days. By streamlining access to specialist care, we're significantly helping shorten the path to recovery and return to work.





Finding the right drug treatment faster

Pharmacogenomic testing analyzes a person's genetics to find out how they'll respond to a drug. This can eliminate or reduce the trial-and-error process of finding an effective medication – which can often take many months. We offer this testing to employees on disability leave with either a mental or a chronic pain disorder.

The results are impressive. Over half of the participants surveyed had a change to their medication after the test.²

By eliminating guesswork with pharmacogenomic testing, we're helping accelerate recovery and faster returns to work.



Enhancing recovery through digital claims innovation

We're hard at work innovating and digitizing the disability claims process. We're not only creating a more efficient and convenient service, but we're also helping to improve health outcomes and accelerate recovery times. Here are just a few ways we're doing this:

- **Digitized information gathering from health-care practitioners.** This reduces time to complete a request by over 40%, resulting in faster claims evaluations and initiation of support for plan members.
- **Intuitive digital forms for seamless long-duration case management.** This provides a fast and convenient process for employees on long duration claims while helping us optimize our ongoing support for them.
- **Intelligent Provider Matching.** We're leveraging the Lumino Health Centre extensive network of 210,000+ providers to quickly identify health practitioners that best meet an employee's needs. This helps us connect them with the best support faster.

Empowering successful returns

Facilitate a smooth and successful transition back to work for employees on disability leave with our [free toolkits](#):

- **Employer Toolkit:** Videos covering best practices and legal obligations and a practical handbook to support people managers
- **Employee Toolkit:** Video and handbook explaining the return process, clarifying roles and expectations of the employee and employer





02

Health-care innovations

Service excellence and improved health outcomes

There are several economic, societal and environmental stressors today creating health impacts—mental and physical. Stressors include rising costs, geopolitical uncertainty, and the significant increase in severe weather events like floods and wildfires. More Canadian employees than ever are also living with chronic physical health conditions like diabetes, heart disease and respiratory conditions.

Our health-care innovations work to encourage and improve access to care and provide more efficient, cost-effective care delivery.





Here are some of the ways Sun Life is innovating to address many of today's health challenges.

Mental Health Coach: A personalized pathway to better mental well-being

Our Mental Health Coach provided by Kii Health (formerly CloudMD) is more than just a resource—it's a personalized pathway to better mental well-being. Here's how it works:



- **Mental health risk assessment:** The employee completes a clinically validated mental health risk assessment to understand their risk level across 13 risk areas.



- **Expert guidance:** Licensed health-care practitioners, "Coaches" work one-on-one with employees and their dependents (age 16+) to understand the results of their risk assessment, review available resources (through their employer and the public health-care system), and to navigate the complex landscape of mental health care.



- **Personalized recommendations:** The Coach provides targeted suggestions for accessing the right care, ensuring employees get the support that best fits their unique needs. Coaches also provide lifestyle and wellness recommendations to complement treatment recommendations.



- **Tailored action plans:** Together, the Coach and employee create a customized strategy, establish goals, and small steps to reach their goals.



- **Ongoing support:** Our Coaches don't just set a plan—they stay with employees throughout their journey, providing follow-up support and motivation, while monitoring symptom improvement.

By bridging the gap between employees and available resources, our Mental Health Coach simplifies the path to mental wellness. It's not just about finding care; it's about finding the right care and ensuring it makes a real difference, getting support early before symptoms worsen.

Build a healthier workplace with our free resources

We've created a number of free, foundational resources to help support workplace mental health.

Our recently developed [Guide to Organizational Resilience](#) helps employers develop a supportive environment and resources that help build employee resilience during times of change and uncertainty like those in which we find ourselves today.

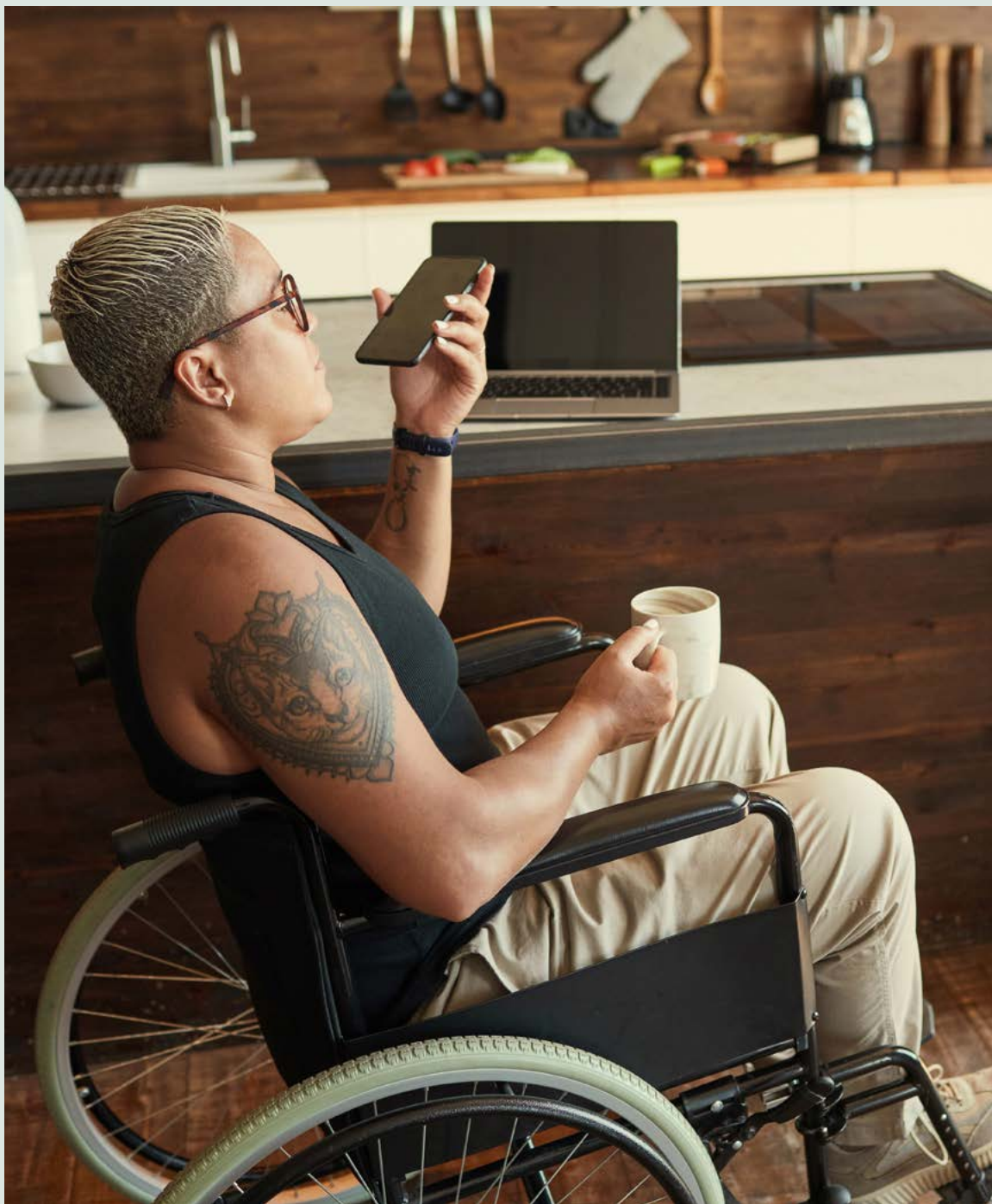
Here are two other important resources we've created to support Canadian employers:

[Mental health strategy toolkit](#)

A free step-by-step best-practice guide to creating a workplace mental health strategy.

[Manager mental health training videos](#)

Our free mental health training videos are designed to equip managers with foundational knowledge and skills to create a supportive and caring environment.



Lumino Health Virtual Care: Your comprehensive health solution

Provided by Dialogue*, our [Lumino Health Virtual Care platform](#) is an integrated digital health solution designed to transform how Canadian employees manage their well-being. Accessible from the Lumino Health Virtual Care app, the platform offers a seamless blend of virtual care, Employee Assistance Program (EAP), and the Stress Management and Well-Being program, which provides goal-focused mental health therapy with unlimited sessions until remission.

This platform helps to integrate care across both physical and mental health, delivering the “whole person care” essential for optimal health outcomes. By consolidating these vital employee supports onto a single, user-friendly platform, we aim to remove barriers to access and promote consistent, comprehensive care.

Lumino Health Virtual Care is more than just a virtual care service—it’s a powerful tool for fostering healthier, more productive employees and workplaces. By offering a holistic approach to health management, it helps employees to take control of their well-being while providing employers with a streamlined solution to support their workforce’s health needs.

77%

- Research by Dialogue shows that plan members are **77%** more likely to seek the care they need through this integrated care model³

3.3 hours

- Average time savings away from work per virtual consultation is **3.3 hours**⁴

* Dialogue is a wholly-owned subsidiary of Sun Life Assurance Company of Canada operating as a stand-alone entity.





Sun Life EAP: Employee support for today's challenges

The change and uncertainty employees are experiencing today require convenient and fast access to a wide range of supports. Our EAP is their "front door" to support for mental health challenges, financial concerns, legal issues, challenges related to family, relationships, work and more.

Key features of our EAP include:

- Digital-first approach for immediate, confidential access via app or website
- Appointments available within 24 hours
- Follow-up after every consult to ensure care needs are met
- Accessible to all employees

Our EAP can also be a critical resource for managers. Your managers are often faced with challenging team and team member issues. We offer coaching and support around issues like the return to work after a disability leave, managing challenging employees and supporting employees who are struggling with mental health and addiction issues.

We help you get the most from your EAP:

An EAP only adds value if employees know this resource exists. We've done the heavy lifting for you. Our [Sun Life EAP resource hub](#) has materials you can use to promote the EAP to employees and highlight the many ways it can help. The hub also includes our recent report: [Unlock the power of our Employee Assistance Program](#).



We made our great app even better

This year, we made it easier for plan members to seamlessly manage their health, wealth and protection needs using the [my Sun Life mobile app](#). The redesigned app makes plan details and options readily accessible and understandable.

Update highlights:

- Improved user experience and accessibility with more intuitive navigation and quick action buttons.
- New self-service options, including an integrated "chat with us" feature.
- Easier access to health resources and benefits plan details.
- Streamlined processes for filing claims, checking coverage, and making contributions.

These updates aim to increase employee satisfaction with their benefits plans and support overall health and well-being.

Our extensive testing shows the enhanced app not only provides great service but also engages employees in their benefits plans and solutions to help them live healthier lives.*

41%

- Tasks are completed up to **41%** faster on average (e.g., file a claim)

7X

- We've seen a **7-fold** increase in interactions with health resources

20%

- Time spent engaging with the app is **20%** greater

* Metrics and data are based on design testing. Data is subject to change as insights are gathered post-launch.





Service excellence: Convenient, fast health and dental claims

At the heart of our health and dental claims service is a commitment to excellence that puts you and your plan members first. We understand that dealing with health and dental claims should be the least of your and your employees' worries. That's why we've designed our service to be easily accessible and stress-free. Your employees can submit claims with confidence, knowing that prompt reimbursement is our priority.

Service excellence in action

Here are some examples:



- We're **improving** the health and dental **claims submission process**. We're making it easier and more efficient for your plan members.



- We're **identifying opportunities** to digitize, automate and improve open enrolment and implementation processes based on Client experience and feedback.



- We're **optimizing** our operations with the help of robotic process automation and Artificial Intelligence (AI).

What we're seeing:

98%

- 98% of plan members submit all claims digitally.

95%

- The turnaround time for 95% of claims is 2 business days.

95%

- 95% of all eClaims submitted by providers are processed instantly.



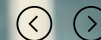


03

Chronic disease management Helping plan members live healthier lives

Chronic disease is on the rise among Canadian employees. Over half of employees who have group benefits plans are living with one or more chronic conditions.⁵ Factors like poor diets, sedentary lifestyles, high stress, excess body weight and environmental factors such as poor air quality contribute to this trend. While many people with chronic diseases can lead healthy lives with proper management, research shows that only about half adhere closely to their treatment plans. Barriers to optimal disease management include costs, medication side effects, lack of health literacy, and stigma.

Recognizing the need for additional support, we're committed to developing innovative solutions and programs to help employees effectively manage their chronic conditions. Our goal is to empower employees to take control of their health, leading to better outcomes and improved quality of life.





Here are two important supports available to plan members at no cost to them:

Free, easy, comprehensive medication support

Medication is a key part of treatment plans for most chronic diseases. So, pharmacy support can be critical. **Lumino Health™ Pharmacy***, provided by Pillway**, offers pharmacy services for employees. But it's particularly ideal for those taking maintenance medications to treat chronic conditions.

There's no additional cost for the service. It's available to employees automatically whenever they choose to use it.*** It gives them easy online access to pharmacists for medication and consultations to better manage their health and adhere to their treatments. They get:

- **Easy ordering** – employees just upload

their prescription for validation and place the order online

- **Easy refills** – the auto-renewal feature reduces the risk of running out
- **Home delivery** – medications are delivered to their door anywhere in Canada – at no extra cost
- **Multiple medication management** – multiple medications are grouped into convenient packages, making it safer and improving adherence
- **Professional advice** – they can chat with, or call, a trusted and knowledgeable pharmacy support team

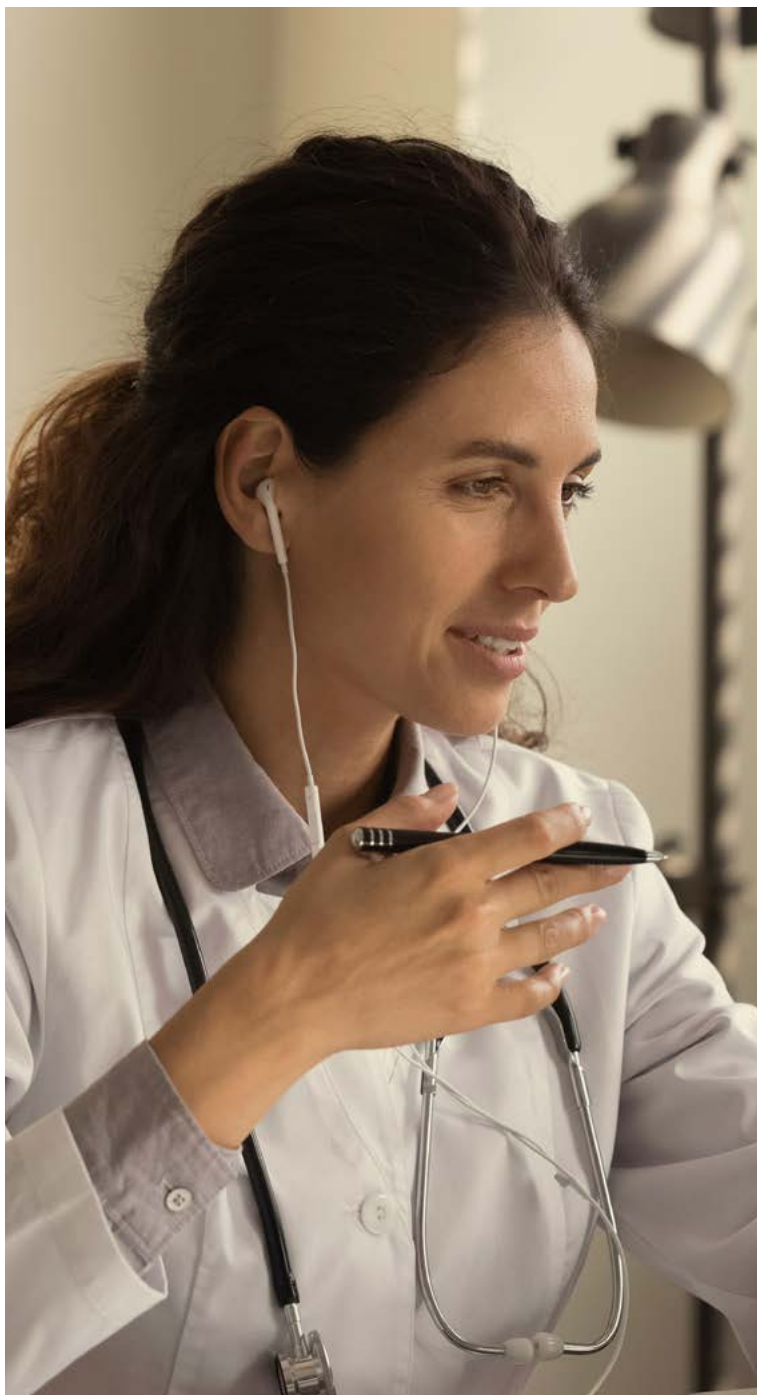
TM Used under license by Simpill Health Group Inc.

* Pharmacy services are provided by Pillway.

** 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.

*** For employees who live in the province of Quebec, Lumino Health online platform connects plan member to pharmacy services which are provided by Pharmacie Abd-El-Monem Osman, Inc. At this time, coaching for Quebec based plan members is not available due to provincial regulations.





No-cost coaching to help employees live healthier lives

Our specialized care programs through Lumino Health Pharmacy offer the personalized, comprehensive support employees need to manage their chronic conditions. There are currently effective coaching programs for [diabetes](#), as well as [asthma](#), and [chronic obstructive pulmonary disease \(COPD\)](#) at no cost to employers or employees.*

Our approach to chronic care management includes:

- **Comprehensive assessment:** Enrollees receive a thorough evaluation to understand their specific health challenges.
- **Personalized one-on-one coaching:** Experienced pharmacists provide tailored guidance and ongoing support to meet each employee’s needs.
- **Customized care plans:** Employees and pharmacists collaborate to develop individualized strategies for effective self-management, including treatment optimization, proper medication use, and education on related health conditions.

By combining pharmaceutical expertise with personalized care, we’re helping to improve the management of chronic conditions and promote healthier lives. The preliminary results from our [Diabetes Care Program](#) show the potential of our innovative approach:

76%

- Approx. **76%** of employees who have completed our program** have seen improvement to their A1C (a blood test that measures a person’s average blood sugar levels)

40%

- Approx. **40%** of employees who have completed the program** have achieved an A1C in range where deprescribing could be discussed, i.e., in remission range.***

+ At this time, Diabetes and Respiratory Care Programs for Quebec-based plan members are not available. We are currently exploring opportunities to provide Diabetes and Respiratory Care Programs services in the province of Quebec. Sun Life reserves the right to discontinue the coaching programs at any time without notice.

** Employees who have enrolled and completed LifestyleRx’s 12-week program, as part of the Diabetes Care Program, as of February 2025.

*** Defined as achieving specified glycated hemoglobin (A1C) thresholds without any antihyperglycemic medications for a minimum of 3 months:

-Remission to prediabetes (A1C between 6.0% and 6.4%)

-Remission to normal glucose concentrations (A1C <6.0%)

-Remission may not be possible for some individuals with type 2 diabetes. Remission of diabetes is not synonymous with cure. Ask your health-care professional for more information.





04

Cost management

Managing costs today, ensuring long-term value for tomorrow

Keeping benefits plans affordable over the long term is a key concern and ongoing challenge for employers. We are focused on providing the best value for your group plan investment.

That means providing solutions that employees need for optimum health at an affordable cost today and tomorrow. Here are some of key ways we are doing this.





Saving your benefits dollars with financially sustainable drug plans

Workplace drug plans have grown in complexity and importance. As your trusted health solutions partner, we prioritize bringing you and your employees the best drug coverage while keeping the sustainability of your plan top of mind.

As a result, we have a wide array of foundational programs and flexible solutions to help you effectively manage drug plan costs, while ensuring your plan members have access to the coverage they need today and in the years to come.

Foundational programs

Here are three important examples of our **foundational programs** included in all of our drug plans:



Drug Risk Management (DRM)

Our drug review process helps lower drug plan costs and out-of-pocket costs for plan members.

- Our DRM program ensures high-cost and high-impact medications are assessed prior to being added to your drug plan.
- The program incorporates pipeline monitoring, as well as management and listing decisions within our drug programs.
- Our team of clinical pharmacists along with data analysts and a health economist lead our drug reviews, completely in-house.

Our review process anchors all our foundational drug programs and informs our comprehensive Prior Authorization program.



Prior Authorization

Our Prior Authorization program is instrumental in helping to make rising drug costs manageable.

- This program requires members to obtain pre-approval for certain high-cost or high-use specialty drugs prior to receiving coverage.
- Approval is based on whether plan members meet specific medical criteria, developed by our in-house clinical pharmacists.
- Our drug reviews help our Prior Authorization program stay ahead of the industry, adding key medications that are poised to impact drug plan sustainability down the line.
- Spanning over 20 drug categories, this program is central to helping keep your drug plans affordable.

Our Prior Authorization program speaks for itself—over 12 months, we've helped our Clients avoid over **\$55 million** in drug spend for Ozempic (the #1 ranked medication of 2023 based on drug spend).⁶



Product Listing Agreements (PLA)

Our PLA strategy is adaptive, expansive, and expert-driven by our pharmacists, providing exceptional value to our Clients.

- By negotiating lower costs with drug manufacturers, our PLAs reduce costs of drug plans and out-of-pocket costs for plan members. They're key to helping manage the financial risk associated with new, expensive and high-cost, high-impact prescription medication.

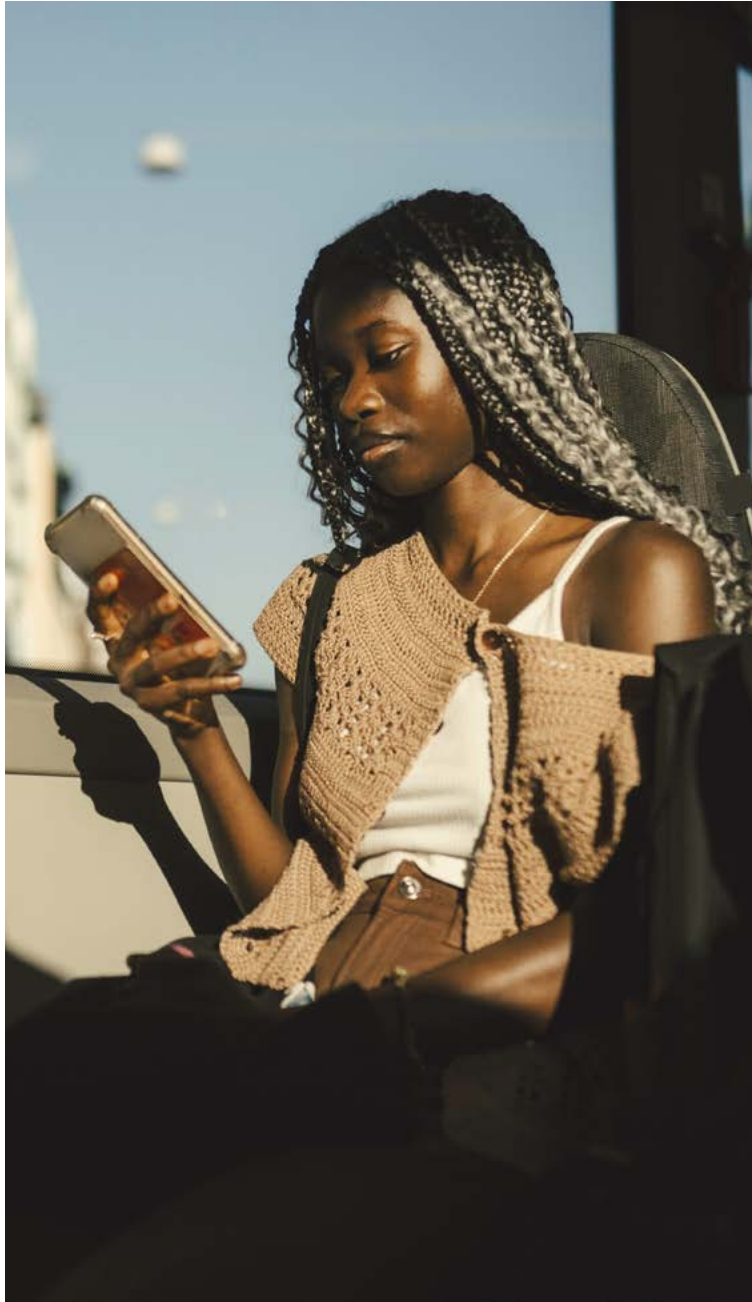
Since 2014, we've helped save employers more than **\$900 million** in drug costs from over 75 negotiated agreements. This includes \$135 million in 2024 alone.⁷



Saving your benefits dollars with financially sustainable drug plans



Flexible solutions



Our range of **flexible drug plan solutions** allow employers to create a plan that best suits their organization and employees' needs. These solutions can be used to help you strike the right balance between cost savings and choice for your organization. Here are just a few examples of a number of solutions available.



- **Category limits** can be applied to optional drug categories, like erectile dysfunction or smoking cessation, which add or expand coverage beyond the standard plan offering. The limit is a maximum dollar amount that the plan will reimburse. The limit can be annual or lifetime.



- **Dispensing fee limits** can be applied in two ways. Plans can use either or both.
 1. Dollar limits apply a maximum dollar amount the member will be reimbursed for a dispensing fee. Anything over that amount will be the claimant's responsibility to pay.
 2. Frequency limits put a limit on the number of dispensing fees that the drug plan reimburses in each benefit year. Dispensing fee frequency limits (DFFL) only apply to maintenance drugs (drugs taken for an extended period, like blood pressure medication).



- **Step Therapy** ensures plan members use effective but less-costly drugs first, before 'stepping up' to more costly treatment for certain chronic medical conditions. Our Step Therapy program is an automated review that checks a plan member's claims history to qualify them for coverage at the point-of-sale. It facilitates access to treatment for plan members while containing costs by ensuring that cost-effective treatments are used first.



Empowering employees to find affordable care that is right for them

Many health product and service costs can vary a great deal by provider. Finding care and services at a lower price may not only reduce a plan member's out-of-pocket cost; it can also help manage plan costs. Here are two examples of how we're empowering employees to find quality, affordable care and services that are right for them.



Provider Search

Our [Lumino Provider Search](#) is a comprehensive tool that allows employees and all Canadians to search over 210,000 health-care providers. The platform offers detailed provider profiles, enabling users to find suitable care based on many criteria, including location, services offered, clientele and diverse communities served, as well as languages spoken. Users can also view verified ratings and reviews provided by others who have used the provider's services.

9M

Canadians conducted more than **9 million** provider searches on Lumino Provider Search in 2024.

A key feature of Lumino Provider Search is its **cost comparison functionality**. The tool categorizes providers based on their service prices relative to similar professionals, allowing users to:

- Filter results by cost and other profile criteria
- Potentially reduce out-of-pocket expenses
- Lower claims against their health plans

This cost transparency not only benefits plan members and plans, but also encourages providers to maintain competitive pricing.



Proactive, personalized savings opportunities

Sun Life actively connects with employees through the **my Sun Life mobile app** and [mysunlife.ca](#), and in some cases through individual email, to offer personalized savings tips throughout their health journey. We collaborate with health and wellness companies to provide exclusive, no-cost discounts to employees, enhancing their options and potential savings. A great example is our partnerships with national vision care providers like Bailey Nelson and KITS.

Through targeted campaigns, we help employees and their plans achieve significant savings. The results of a recent campaign demonstrate the potential of this approach. Employees who took advantage of the discounts offered were able to save up to \$125 on eye-care essentials in Q1 of 2025.⁸



Ella – digital coaching for greater value and improved health outcomes

Ella, our exclusive digital coach, has been connecting with employees since 2018. Several years later and she's still the only workplace benefits coach of her kind. Ella interacts with employees through the **my Sun Life mobile app** and [mysunlife.ca](#), our Click-to-chat feature, and email outreach.

Ella drives value for employees by:

- educating them on their benefits plans and how to use them
- driving awareness of options available to them to find savings
- encouraging them to act to improve health outcomes.

In 2024, Ella provided **55 million** nudges to plan members to make the most of their plans. More than 80% of plan members took advantage of an opportunity to get the most value possible.





Leading our industry in fraud risk management

Benefits fraud is big business, costing Canadian plans hundreds of millions annually.⁹ It can lead to significant financial losses for employers, increased premiums, and reduced coverage for employees.

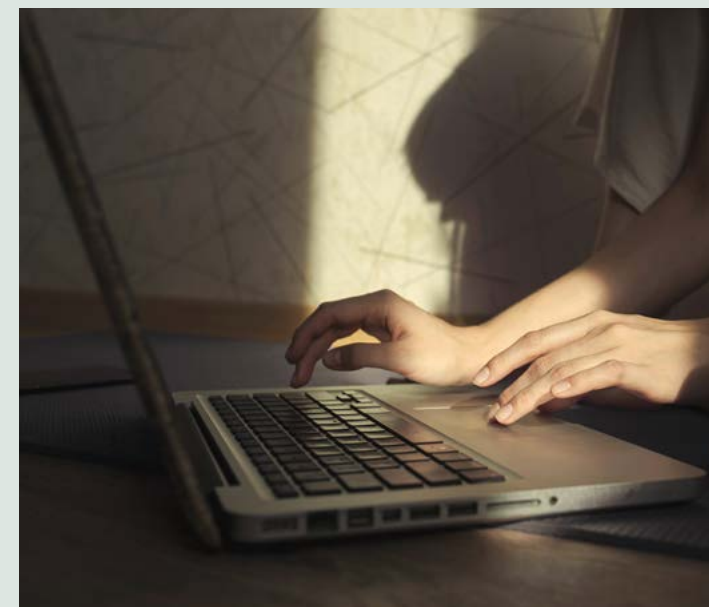
That's why we're working harder than ever to protect employers and employees. We've built a team of 100+ fraud risk management professionals. Our team includes data scientists, former law enforcement professionals, certified fraud examiners, and specialists from each line of business.

Our fraud risk management team is helping lead the industry in protecting benefits plans. This includes our fast action to identify and delist service providers who exhibit suspicious claiming patterns. Provider fraud and collusion schemes account for over 80% of all fraudulent group benefits activity, which is why delisting is so effective.

\$300M

We've saved employers more than \$300 million since our profiling and delisting program began in 2014.

We've delisted over 5,400 entities as of June 30, 2025. This includes medical and dental providers, medical facilities, dental clinics and pharmacies. We've saved employers more than \$300 million since our profiling and delisting program began in 2014. We continue to delist providers and save employers money at a rate far higher than other carriers in our industry.



The Best in Health for your organization

A comprehensive group benefits plan is not just a business expense—it's a strategic investment in your organization's most valuable asset: your people. In today's climate of economic volatility and societal change, providing inclusive, reliable and cost-effective benefits is more important than ever.

By supporting the health and well-being of your employees, you help build a resilient, engaged, and productive workforce that can weather uncertainty and thrive in the face of new challenges.

We're committed to continually enhancing the value of your benefits plan through innovative solutions, expert guidance, and practical resources. By working together, we can ensure your plan remains competitive, cost-effective, and responsive to the evolving needs of your organization and your employees.

This report provides general information only. It doesn't provide employment, legal, health, or financial advice. Consult with the appropriate professional advisor to meet your organization's needs.

¹ Cumulative average for the 2023 and 2024 calendar years, as measured and reported by Medical Confidence. Wait days saved are measured based on confirmed wait times for appointments with a specialist (where a specialist referral was already in place) or using published research on median regional and provincial wait times (where a specialist referral was not already in place). Wait days saved don't reflect the additional savings associated with Medical Confidence coordinating tests and investigations before the first specialist appointment. They also don't reflect any additional time a plan member may have waited for a specialist referral, without the involvement of Medical Confidence.

² Represents cumulative results since 2019

³ Based on a survey conducted by Dialogue, comprising 6938 responses from January 1 to December 31, 2019

⁴ Based on self-reported average time savings away from work by Lumino Health Virtual Care users, 2024

⁵ Benefits Canada Healthcare Survey, 2024

⁶ Sun Life Data October 2022 – September 2023 | #1 ranked medication in 2022, 2023 (Ozempic) over a 12-month period. Source: ESC industry data, 2023

⁷ Savings as of Q2, 2025

⁸ KITS campaign, January 8 – April 30, 2025. Special offers emails targeting a subset of Sun Life vision claimers and non-claimers with vision benefits (claimers were targeted 11 and 23 months after their last claim).

⁹ Canadian Life and Health Insurance Association website: [clhia.ca](https://www.clhia.ca)

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. TL1224-E 09-25 np-cd

