



Frequently asked questions (FAQ)

Sun Life Medical Second Opinion, by Dialogue

Overview

Sun Life Medical Second Opinion, by Dialogue, delivers digital-first, personalized care using an integrated approach via mobile or web. This service can help plan members make informed choices about their health when facing serious medical issues by helping confirm or challenge a diagnosis.

The service offers plan members high quality medical second opinions, mental health support, and help finding the right medical specialist.

Plan members can easily connect to the Medical Second Opinion, by Dialogue service through the Lumino Health Virtual Care app via mobile or web. The service is also available through a dedicated phone line, accessible 24/7.

Product Details & Pricing

1. What features does the Medical Second Opinion, by Dialogue service include?

The service offers a comprehensive medical review for plan members facing illness or injury. If requested by the plan member, results will also be shared with their treating physician. The features include:

- **Expert second opinion:** provides plan members with a second opinion from a medical expert on an existing and active diagnosis and treatment plan. This includes both physical and mental health conditions.

Plan members will speak with a medical health specialist about their concern. After consent and record collection, the medical health specialist will secure the appropriate medical expert who will provide a second opinion. The type of medical expert will be specific to the concern. For example, if it is regarding a cancer diagnosis, the expert consulted may be an oncologist. The medical health specialist will then deliver the results to the plan member.

- **Mental health care navigation:** provides plan members with an appointment with a mental health specialist. The specialist will help plan members better understand their mental health needs. They will then provide navigation support to find the mental health provider who will best meet the plan member's needs. All mental health conditions are covered.
- **Find a medical specialist:** a navigation service that helps plan members locate appropriate medical specialists and facilities in Canada and the U.S.

2. Is there a change in price, invoicing or payment process with the transition?

There is no change in price, invoicing or payment method due to this transition. It remains as part of your Extended Health Care (EHC) benefit or your Optional Critical Illness (CI) benefit. We will continue to bill you the same amount as we do today, as part of the EHC or CI premiums. Sun Life reviews pricing annually to align with industry standards.

Transitioning to the new provider

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.





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1. What is required to transition to Medical Second Opinion, by Dialogue on June 1, 2025?

No action is required from your organization. We'll automatically transition your second opinion services to Medical Second Opinion, by Dialogue. Effective June 1, 2025, the Medical Second Opinion, by Dialogue service will be available. Teladoc services will be accessible until May 31, 2025.

2. What happens to plan members/dependents who have an open case with Teladoc?

There won't be any impact for plan members. Teladoc will continue to provide their services to plan members and their dependents who already have an open case at the time of transition. No action is required from plan members. For any new cases on or after June 1, 2025, plan members and dependents can use the Medical Second Opinion, by Dialogue service. Plan members and their dependents will be able to access the service through the Lumino Health Virtual Care app.

3. What happens to the existing Teladoc URL/phone number? Will members still be able to access it or does it no longer exist?

The existing Teladoc URL/phone number will remain unchanged, as it's not exclusive to Sun Life. However, effective June 1, 2025, Sun Life plan members will no longer have coverage for Teladoc services.

4. Can we choose to transition earlier/later?

No. the transition to the Medical Second Opinion, by Dialogue service happens on June 1, 2025.

Plan Member Experience

1. How will plan members access Medical Second Opinion, by Dialogue? How and when will this be communicated to plan members?

Plan members can easily connect to Medical Second Opinion, by Dialogue through the Lumino Health Virtual Care app, via mobile or web 24/7 (the app is always live). Weekly business hours are 8 a.m. to 8 p.m. ET. The service is also available through a dedicated toll-free phone line, 1-833-286-5614, also available 24/7.

2. What information will the plan member need to register to use the Medical Second Opinion, by Dialogue service?

Plan members will be required to download the Lumino Health Virtual Care app. If they've already registered for other Lumino Health Virtual Care services (depending on your plan), they don't need to register again.

To register for an account, they will need to provide their:

- email address,
- first name,

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- last name,
- date of birth, and
- postal code.

To support you in promoting this change, we'll provide you with:

- a. a registration guide
- b. a flyer for you to share with your plan members

These resources will be shared closer to the launch date.

3. Who is eligible for coverage?

- Plan members,
- their spouses,
- dependent children,
- parents and parents-in-law.

Parents and parents-in-law do not need to live with the plan member to be eligible for coverage.

Once plan members create a Lumino Health Virtual Care account they can invite their spouse and eligible dependents. The registration guide includes the instructions. Please note that the same dependents covered under the Teladoc Medical Experts service are covered under the Medical Second Opinion, by Dialogue service.

4. What hours is the service available?

- The call centre is accessible and active 7 days a week, 24 hours a day.
- Appointments will be offered between 8 a.m. and 8 p.m. ET, Monday through Friday.
- Plan member support:
 - Contact Dialogue by emailing sunlife-support@dialogue.co Monday-Friday 8 a.m. to 8 p.m. ET.
 - Visit help.dialogue.co/hc/en-ca and use the chat feature for assistance, for after hours and weekend support.

Data

1. How does plan information get shared with Dialogue?

Plan member information is shared with Dialogue via a secure connection. No additional information is required from plan sponsors.

Questions?

Please contact your Sun Life Group Benefits representative.

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