

Group benefits products and solutions



Best in health

Our goal is to help bring Clients the Best in Health, while keeping the sustainability of their plans top of mind. This means offering group benefits plans that provide value and are cost-effective. We deliver the Best in Health through:

- Exceptional, personalized service
- Inclusive, value-driven health solutions
- Ahead-of-the-curve insights



Health and wellness

We provide a sizable set of wellness programs, products, and services that cater to organizations of all sizes. We can help Clients take a strategic approach to wellness and target chronic disease in the workplace.

EHC and Dental benefits

Extended Health Care (EHC) coverage reimburses medical expenses and treatments for plan members and their dependents that aren't covered by their provincial health-care plan. Our dental benefits provide comprehensive dental coverage to help plan members maintain overall good oral health. Our flexible and customizable options allow Clients to choose a plan adapted to their organizational needs.



Mental health

Our focus is to help you work with your Clients to offer the right mental health solutions for their needs. We have valuable solutions that focus on prevention and early intervention.

Mental health strategy toolkit

A great place to start is the mental health strategy toolkit. It helps your Clients by providing specific guidance and actionable tools to build a mental health strategy for their organization. Our videos and flyers are also great resources that can help promote healthy mental health practices in the workplace. Our toolkits and resources are free and easy to use for your Clients.



Health solutions

Lumino Health Virtual Care, provided by Dialogue, is an integrated care platform that helps Clients maintain an engaged and healthy workforce.

With the **Lumino Health Virtual Care Employee Assistance Program**, provided by Dialogue, we offer proactive care through preventative resources. It's a one-stop shop for support on:

- Mental health
- Work and career
- Family and relationships
- Legal and financial issues

Our **Stress Management & Well-Being** (SM&WB), provided by Dialogue, is a valuable tool that gives access to specialists focused on mental health. As long-term disability claims continue to rise, the SM&WB program provides plan members the right outlet to speak with a listed professional.

These virtual health-care services allow for concerns to be quickly assessed, and for plan members to be connected to the right health-care provider or professional.



Spending accounts

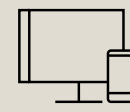
HSA/PSA

Health/Personal Spending Accounts give plan members an amount to spend for health-related or personal expenses. This allows plan members to make their own health and wellness decisions based on their specific needs. It also helps Clients control their benefits cost while staying competitive in the marketplace.



Pharmaceutical

We deliver value by proactively managing risk through clinical expertise. Negotiations made with pharmaceutical partners provide effective pricing. Benefits plans are enhanced through innovation and flexible solutions.



Making claims easier

The **my Sun Life mobile app** and mysunlife.ca provide a user-friendly digital experience. With e-Claims and Coordination of Benefits (COB), we make it easier to make claims online. And with Lumino Provider Search, plan members can find the right medical professional for their specific needs.



Fraud management

Recognizing benefits fraud is one of the most important steps your Clients can take in helping to prevent it. And understanding fraud prevention can help your Clients keep plan costs low and minimize risks. We provide educational resources so your Clients can better protect their plans.



Thought leadership

Our commitment to thought leadership and advocacy helps us drive change and sustainable outcomes for all Clients. We continue to provide data analytics and market insights to support informed decisions regarding plan design.

Our workplace health resources [webpage](#) provides free and actionable tools to help Clients make informed decisions that support employee health. With our Bright Paper and Designed for Health reports, Clients can explore the latest trends and insights in group benefits. These cover a wide range of topics such as mental health, virtual care, disability management and more!



International benefits solutions

Global Excel Management (GEM) is our emergency travel assistance partner, available 24 hours a day, 7 days a week. GEM has one of the world's largest emergency travel assistance networks and can help travelers. Global Excel Management's services can:

- refer physicians, pharmacists and medical facilities
- confirm coverage and benefits
- facilitate payments to a hospital or medical provider, whenever possible
- monitor the medical situation, if hospitalized

Inpatient Health Plan

This plan provides coverage to employees and their dependents who have recently arrived in Canada or are Canadians returning to Canada. It offers a basic health-care solution until they qualify for government-sponsored health-care coverage.



Our service promise

Bright Promise

We're committed to providing valuable solutions that meet your Clients' service needs. We feel confident in our ability to deliver the Best in Health. However, if a Client decides we've fallen short, we'll compensate them.* More importantly, we'll discuss their concerns and find ways to ensure that we meet their service expectations for the future. This demonstrates our commitment to Client service excellence.

*Maximum compensation applies

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. GB1008 04-24 ds-na

