

Lumino Health Virtual Care

provided by Dialogue*

An integrated health platform that empowers Canadians to live healthier lives.





Innovative care for Canadian employees

Lumino Health Virtual Care, provided by Dialogue, provides plan members with 24/7 access to Dialogue's in-house physical and mental health-care practitioners (as permitted in each province¹) that meet their needs, on an integrated health platform. Plan members can quickly access virtual medical care to proactively address health concerns at a time and location convenient for them. They can:

- Schedule a same-day or next-day appointment with the care team
- Renew a prescription or obtain a refill when clinically indicated²
- Access health and wellness resources
- Complete online medical assessments
- Get specialist referrals.

Plan members and their eligible dependents get personalized care, anytime, anywhere! This digital-first patient experience is available via mobile and web across Canada.

The care experience



This service quickly assesses physical and mental health concerns. It then virtually connects plan members with the health-care provider that meets their needs.



Connects plan members with health-care professionals 24/7 by chat, audio, and video.



Follow-up after every assessment ensures continuity of care is provided.

Virtual care appointments for a variety of concerns are available, including physical and mental health support. Click [here](#) for the full list of services covered. Other services are available at an additional cost to plan members. The care team makes the cost clear to plan members before they proceed. These services may include things like virtual specialist appointments or the completion of disability forms.

Plan members have access to their personal medical information through the secure and private app. At the plan member's request, Dialogue can share medical records with the plan member's doctor.

Key benefits for your plan members

Lumino Health Virtual Care provides access to:

- A wide range of professional health services through one app – accessible through a smartphone or computer.
- A multidisciplinary medical team to help treat non-urgent health concerns.
- A convenient solution for those living in under-served locations anywhere in Canada.

The value of virtual care

Virtual care services are an affordable way for your employees to access care. Offering these services can play a significant role in:



Enhancing well-being



Increasing productivity



Attracting and retaining talent

Why virtual care matters

Virtual care services benefit both employers and employees.

Virtual care services can lower costs associated with absenteeism. This may include missing work for in-person doctor visits or letting health problems escalate into more severe conditions. These services may also reduce turnover.

50%

of Canadians say they can't schedule a same-day or next-day doctor's appointment.³

25%

of Canadians say it typically takes four to seven days to see a health-care professional for a minor concern.⁴

85%

of Canadians agree that virtual care services should be accessible through benefits plans.⁵

From skin conditions to mental health issues, virtual care is bridging the gap for those needing to quickly connect with a health-care professional.

70-80%
of non-urgent medical issues can safely be treated quickly.

3 out of 4
Canadians agree that virtual care is the future of health care.⁶

94%+
Patient satisfaction score.⁷



Who is eligible?

Plan members with family coverage can invite their eligible dependents to use this service.

- Plan members and dependents must be physically located in Canada to use the service.
- Dependents age 14+ are required to register with their own email address due to medical privacy laws.
- Plan members determine who to add/invite.
- Plan members with single coverage cannot add dependents.

Currently, Lumino Health Virtual Care is part of our Extended Health Care (EHC) coverage. This means that plan members who have waived EHC coverage aren't eligible for Lumino Health Virtual Care.

Contact your Group Benefits representative for more information.

Services covered by Lumino Health Virtual Care



General health

- Nasal congestion, sinus pain
- Sore throat
- Cough
- Headache/migraine
- Fever
- Diarrhea
- Vomiting
- Minor aches and pains
- Urinary tract infections
- Allergies
- Weight management and general nutrition advice
- Travel health
- Prescription refills when clinically indicated (except benzodiazepines, opioids, cannabis, ADHD medication, and other controlled substances)



Health care navigation

- Assistance with health system navigation (physicians, specialists, tests, radiology, new pregnancy, etc.)



Skin issues

- Skin rash, hives
- Acne, eczema, rosacea
- Moles/warts
- Cold sores/herpes
- Painless eye irritation/infection
- Abrasions
- Minor bites or cuts



Mental health

For the following concerns, a plan member will participate in one consultation with a mental health specialist. Following the evaluation, the mental health specialist will refer them to external resources if support is required. Using their rich database of health and well-being providers, the mental health specialist helps them find clinics, specialists and community resources.

- Anxiety disorder
- Stress
- Fatigue
- Depression
- Mood disturbance
- Insomnia, sleep hygiene counselling
- Family, relationship or work conflict
- Work-life balance

Supporting women's health⁸

Women navigating various life stages have access to care, counselling, educational resources, or referrals for areas of concern such as:

- **Contraception and sexual health:** puberty care, contraception, sexual health, and counselling and referrals for gender-affirming care.
- **Fertility and family-building:** counselling, initial care, referrals for fertility, pregnancy, and postpartum concerns.
- **Preventive care and referrals:** counselling and referrals for cervical cancer screening, mammography, and other age-related screenings.
- **Menopause transition:** plan members can consult, within a week, with Dialogue's health-care practitioners who received additional training focused on menopause. They will get a personalized care plan for comprehensive symptom management that could include non-hormonal treatments, or if appropriate, a prescription for Menopause Hormone Therapy (MHT).

* Dialogue is a wholly-owned subsidiary of Sun Life Assurance Company of Canada operating as a stand-alone entity. All representations about the services of Lumino Health Virtual Care, provided by Dialogue are those of Dialogue, Inc. and not Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada cannot guarantee the availability of the services and reserves the right to cancel the services with notice.

¹ Dialogue and its practitioners abide by all federal and provincial regulations that apply to telemedicine.

² Except for benzodiazepines, narcotics, testosterone, stimulants for ADHD, and cannabis.

³ <https://www.dialogue.co/en/physical-health>

⁴ Environics Dialogue research 2023.

⁵ Environics 2023.

⁶ Environics 2023.

⁷ Dialogue data, 2021.

⁸ While we refer to women, we are inclusive of all gender identities that may be uniquely or disproportionately affected by these health issues or topics.