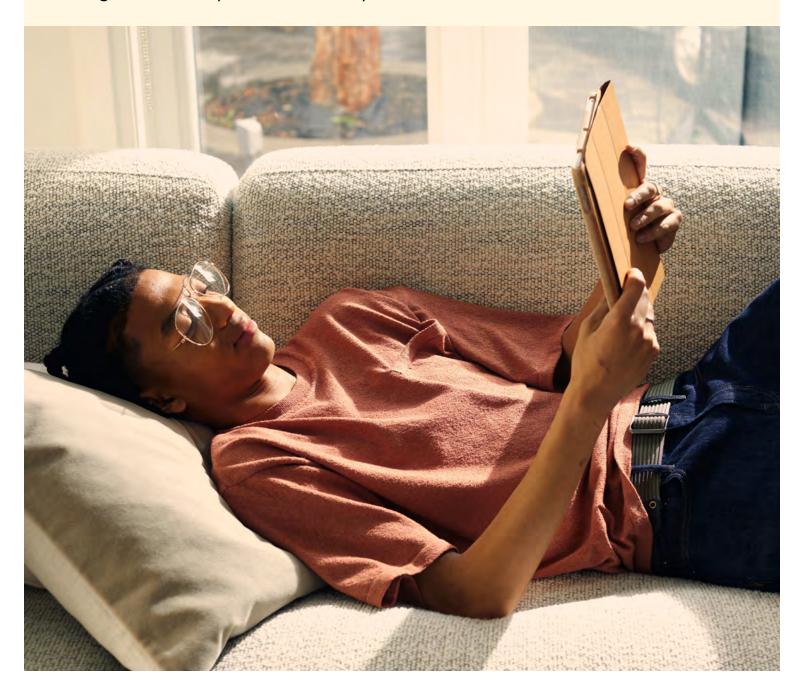


Lumino Health Virtual Care

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 a multitude of health-care professionals on an integrated health platform. This includes doctors, nurses, nurse practitioners, mental health specialists, and more. 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 indicated,²
- · access health and wellness resources,
- · complete online medical assessments, and
- 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, video.



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

Virtual care appointments for a variety of concerns are available, including physical, medical, and mental health support. Click <u>here</u> for the full list of services covered. Other services are available at an additional cost for plan members. The care team makes the cost clear to plan members before they proceed. It 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. Upon 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 smartphone or computer.
- A multidisciplinary medical team to help treat non-urgent health concerns.
- A convenient solution for those living in under-serviced 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.



Of Canadians say they can't schedule a same-day or next-day doctor's appointment³



Of Canadians say it typically takes four to seven days to see a health-care professional for a minor concern⁴



Of Canadians agree that virtual care services should be accessible through benefits plans⁵

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 add/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 pain
- Urinary tract infections
- Allergies
- Sexual health (sexuallytransmitted infection information)
- Weight management and general nutrition advice
- Travel health
- Breastfeeding support
- 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

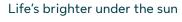
- · Skin rash, hives
- · Acne, eczema, rosacea
- Moles/warts
- Cold sores/herpes
- Painless eye irritation/infection
- Abrasions
- · Minor bites or cuts



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 coach





¹ For eligible medical conditions.

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

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

⁴ Environics Dialogue research 2023.

⁵ Environics 2023.

⁶ Environics 2023.

⁷ Dialogue data, 2021.