

# Frequently asked questions (FAQ)

October 2023

## Lumino Health Virtual Care, provided by Dialogue

### Overview

#### 1. What is Lumino Health Virtual Care?

Lumino Health Virtual Care, provided by Dialogue, provides plan members with access to a virtual “walk-in” clinic. This service quickly assesses physical, medical, and mental health concerns. It then connects plan members virtually with the health-care provider that meets their needs.

#### 2. What hours can plan members access the service?

Access to Lumino Health Virtual Care is available 24 hours a day, seven days a week. The service is available via mobile and web.

#### 3. Why did we choose Dialogue as our service partner?

Dialogue is the leading provider of telemedicine in Canada. They provide members and their families with high-quality physical and mental healthcare. They also provide employee assistance and wellness programs. They have a strong mental health treatment option and provide excellent continuity of care across all services. This includes the ability to schedule appointments with health-care professionals, plus follow-up appointments with plan members through the app.

#### 4. What services are covered under Lumino Health Virtual Care?

Virtual care appointments for a variety of concerns are available, including physical care and mental health support. There are other services available at an additional cost for plan members. This is made clear to plan members before they proceed. It may include things like virtual specialist appointments and the completion of disability forms. You can check the [outline of services covered](#) on the last page.

#### 5. Does Lumino Health Virtual Care offer prescription delivery?

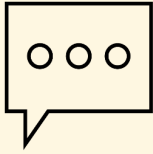
When needed, a plan member may fill their prescription at their preferred pharmacy. If that pharmacy offers delivery, the plan member can utilize that service. There is no option for prescription delivery through Lumino Health Virtual Care.

#### 6. What health-care providers are available through Dialogue?

Dialogue provides virtual access to doctors, nurse practitioners and nurses, compliant with their regulatory associations and colleges. The service may also refer plan members to other professionals, such as mental health specialists. A mental health specialist would assess and refer the plan member for mental health concerns if needed.

#### 7. What is Dialogue’s recruitment and training process?

- Dialogue has a rigorous recruitment process for all medical professionals (Doctors, nurse practitioners, nurse clinicians, therapists, etc.) working on the Lumino Health Virtual Care service. This includes:
  - background checks with their professional licensing board(s) to confirm they:
    - have a full license without practice restrictions,
    - are in good standing, and
    - have no record of disciplinary measures.



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- Each recruitment process includes several rounds of interviews with at least two medical staff, including Dialogue's Medical Director.
- Dialogue's Medical Advisory Board establishes and maintains a best-practice guide for virtual care. It is:
  - shared with each member of the team, and
  - updated regularly to align with new medical guidelines and technologies.
- Dialogue has a full training team (which includes nurse practitioners, nurses, and other members of the care team) responsible for onboarding each new practitioner.
- Dialogue has a Clinical Quality department overseen by the Medical Director. It actively monitors the quality of care and conducts regular audits.
  - Every member of the care team is encouraged to provide regular feedback. They're asked to report any issues to the Clinical Quality department/team leaders.
- Dialogue holds monthly meetings with all health-care practitioners to discuss various issues.
  - These ongoing quality assurance processes ensures the entire team is:
    - aligned with the high standards of virtual care expected at Dialogue, and
    - Dialogue provides a uniform level of best-practice, culturally competent care to all patients.

### 8. Are there other Lumino Health Virtual Care services available?

In addition to the primary care service, there are two additional services available through the app or website:

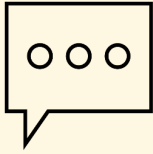
- Lumino Health Virtual Care Stress Management and Well-being
  - This service can help break through many of the barriers plan members face when it comes to getting mental health treatment. It provides plan members with access to resources and specialists focused on mental health. They receive unlimited therapy sessions until remission.
- Lumino Health Employee Assistance Program (EAP)
  - The EAP offers plan members support across a broad range of work and life areas. Services include:
    - Mental health support and internet-based cognitive behavioural therapy (iCBT).
    - Legal and financial services.
    - Work and career counselling.
    - Support for families and relationships
    - Critical incident response (available if needed at an additional cost).

### 9. What is the difference between Lumino Health Virtual Care and the Lumino Health Centre?

Lumino Health Virtual Care, provided by Dialogue is Sun Life's virtual care offering. It is available only to Sun Life Group Benefits Clients who have added this service to their group benefits plan.

The Lumino Health Centre is available to anyone with access to [mysunlife.ca](https://mysunlife.ca). Through the Lumino Health Centre, Sun Life plan members can easily navigate, access, and consume products and services to help them live healthier lives. Plan members can:

- Find and connect with 150,000+ health professionals.
- Discover health resources and offers from a wide range of companies. They can also benefit from discounts.
- Access wellness and mental health articles.



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Lumino Health is our free health and wellness platform with information that's available to all Canadians.

### Plan Member Access and Experience

10. Will the Lumino Health Virtual Care providers know what is included in my organization's group benefits plan coverage?

Currently, Lumino Health Virtual Care providers don't have detailed information about the benefits coverage in your group benefits plan. For example, if a health-care professional virtually prescribes medication or suggests a paramedical treatment, it may or may not be covered under the group benefit plan. It's no different than in-person visits that a plan member has with their current medical providers. As always, plan members should ensure they understand their coverage.

11. How do we communicate to plan members about their access to Lumino Health Virtual Care?

Sun Life has an email onboarding campaign once plan members have access to Lumino Health Virtual Care. The onboarding emails inform and educate plan members about what's available through Lumino Health Virtual Care.

Emails are Sun Life's primary tool of communication for plan members to enroll in Lumino Health Virtual Care. We encourage you to give us access to communicate with your plan members about Lumino Health Virtual Care. This is even if you're on an exclusion list for other types of communications.

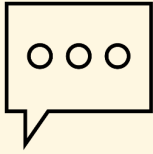
You have access to a toolkit available on our [Group Benefits website](#). The toolkit includes a variety of tactics to promote the service within your organization.

12. Where can plan members learn more information about Lumino Health Virtual Care?

Plan members can visit the Lumino Health Virtual Care plan member site to learn more: [sunlife.ca/luminovc](https://sunlife.ca/luminovc)

13. What information do plan members need to register and use Lumino Health Virtual Care?

- Instructions on how to use the service using the web version are available at [luminovc.dialogue.co](https://luminovc.dialogue.co)
- The plan member onboarding campaign provides information about:
  - how to download the mobile app (called Lumino Health Virtual Care, for iPhone and Android).
  - how to create an account, invite eligible dependents, and how to start using this service.
- Once on the app or online for the first time, the plan member needs to create a profile. The plan member must enter their:
  - email address,
  - first name,
  - last name,
  - date of birth,
  - postal code.



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14. What happens to plan members who've waived their Extended Health Care coverage (EHC) under their group benefits plan?

Currently, Lumino Health Virtual Care is part of our EHC coverage. This means that if a plan member has waived it, they aren't eligible for Lumino Health Virtual Care.

15. Can dependents use this coverage as well?

Yes, plan members with family coverage can add/invite their eligible dependents to use this service. Based on medical privacy laws, dependents 14+ are required to register with their own email address. They will receive an invitation by email. Therefore, Dialogue needs email addresses for these dependents. Plan members with single coverage cannot add dependents. Sun Life will not share a list of dependents with Dialogue. It is up to the plan member to determine who to add/invite to the service.

16. Are retirees covered?

You can decide whether to include or exclude retiree groups when you add Lumino Health Virtual Care to your extended health care group benefit plans.

17. Is there a limit to the number of consultations?

There is no limit to the number of consultations. However, plan members who abuse the service by booking unnecessary consultations may be subject to termination from the Lumino Health Virtual Care service.

18. Will Sun Life be able to see a plan member's medical information?

No. Neither Sun Life nor the plan sponsor will have access to any medical information. This is information provided to Dialogue or discussed with them during the visit. This medical information is confidential. Only the plan member and Dialogue will have access to a plan member's medical information.

19. Will Dialogue share medical records with a plan member's family doctor?

The plan member has access to all their own data through the app. Upon request, Dialogue can share medical records with the plan member's doctor.

20. Will the Dialogue practitioner be able to see historical notes on previous appointments with Dialogue?

Yes. When the plan member creates their account, they're creating their own medical record with Dialogue. The notes from any previous Dialogue calls are available to the Dialogue practitioner for reference.

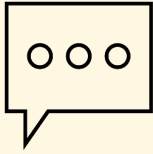
### Adding Lumino Health Virtual Care to your benefits plan

21. What if I already have a contract with Dialogue directly?

Talk to your Account Executive if you want to transition to Lumino Health Virtual Care through Sun Life. Details about the service will be discussed on a case-by-case basis.

22. How will I be billed for Lumino Health Virtual Care?

We include the cost for this service in the EHC rate and it is by person per month.



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23. Can I keep the service for certain group benefit plans only? Or will the choice be at the contract level?

- You can choose at the group benefit plan level where you would like to add this service.
- If you are a SunAdvantage Client, we automatically include Lumino Health Virtual Care for all employee groups. You can't opt-out as the Lumino Health Virtual Care offering is embedded into our offer.

24. How does this differ from Employee Assistance Plans (EAPs)?

EAPs don't provide medical advice, access to a medical doctor, or primary care services related to physical health. Lumino Health Virtual Care provides acute physical and mental health care, like services provided at a walk-in clinic.

### Reporting

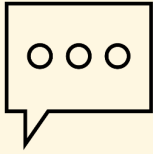
25. What type of reporting will I receive?

Patient confidentiality around use of the service is paramount. Reporting for the services is on an aggregate basis, not on any individual patient's situation. We provide reporting to organizations with over 35 lives and over 10 registrants and 10 cases to protect anonymity of users.

For the above reasons, monthly reporting will be available for each Dialogue service for groups over 35 lives with 10 registrants in that service. Dialogue is working on enhancing their reporting capabilities to integrate multiple services into one report as a future enhancement. You can request reports through your Account Executive or your Sun Life Group Benefits Representative.

### Questions?

Please contact your Sun Life Group Benefits representative.



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## 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 (sexually-transmitted 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

- Assist in 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