

2025 and beyond

# Providing you with Best in Health Solutions



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## Introduction

In 2025 we took actions in key areas of health – areas where new insights and solutions can make a difference. These best in health solutions include bridging health gaps, furthering existing care, improving supports and raising awareness of health concerns that can impact the workplace.

Our work in 2025 built on the solid foundation of inclusive and innovative health solutions that we offer you and your plan members each day. And there is more to come in 2026. We'll continue to work to help improve employee health outcomes, deliver exceptional value and adapt to an ever-evolving work landscape.



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## Focus on women's health

Women have many different health needs than men. And many supports are already part of your group benefits plan. But awareness of these supports is critical, as is awareness of common women's health issues and any gaps in coverage.



# Focus on women's health



In 2025, we undertook several initiatives to help you identify coverage gaps and optimize your benefits strategies to better support women's health needs.



## Women's Health Toolkit

We launched a [women's health toolkit](#) to help you address the unique health needs of women in your workplace. The toolkit provides research, best practices, and actionable solutions targeting issues such as reproductive health, mental health, menopause, and cardiovascular risks.

It also offers guidance for you to tailor benefits, reduce stigma, and communicate the supports available.



## Uncovering emerging trends in women's health

We launched a new Designed for Health report: [Focus on women's health, emerging trends, effective supports](#). The report provides insights about women's unique health challenges. Some of the key findings:

- Cancer is disproportionately impacting working-age women, and at younger ages
- Women are three times more likely to experience migraines than men
- 45% of women's disability claims are for mental disorders compared with about 33% for men
- Women's claims for diabetes drugs are growing 40% faster than men's.



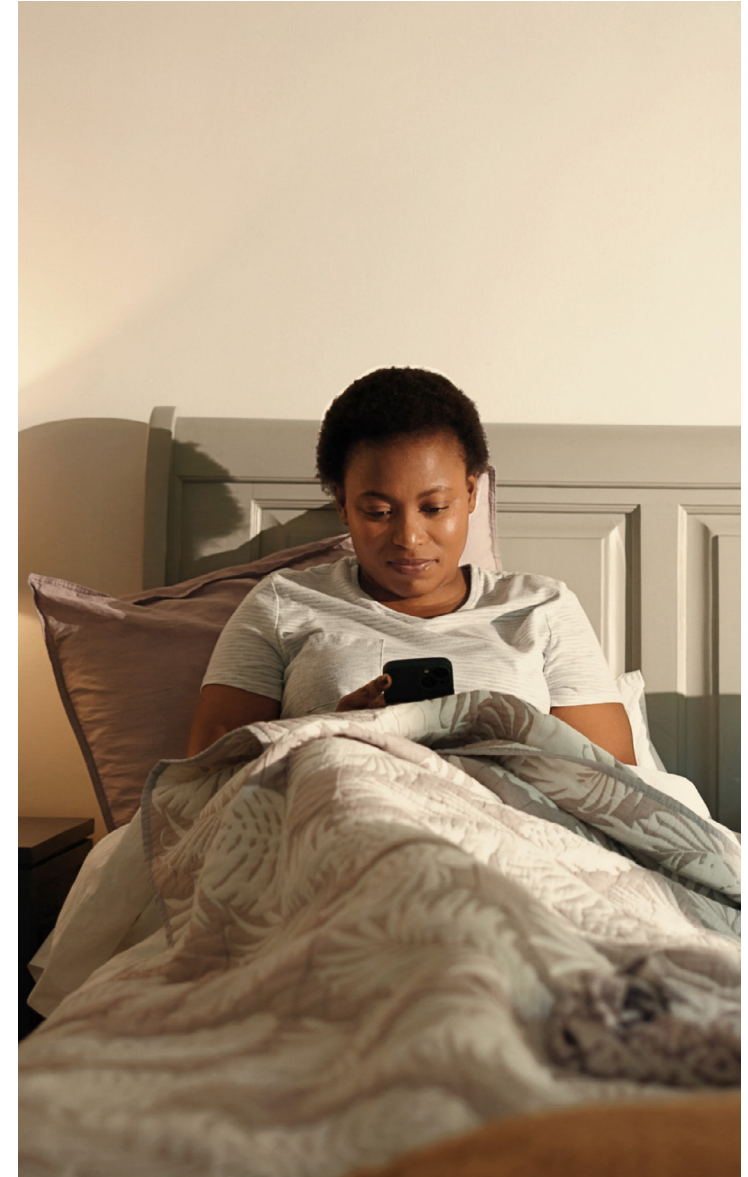
## Menopause education and support

Stigma remains, and knowledge about menopause and potential treatments is lacking across our society. Education is needed, however, as 3 out of 4 women will experience menopausal symptoms that interfere with their daily lives.<sup>1</sup> In the workplace, this comes at a high cost. About 10% of women leave the workforce around the time of menopause. And menopause-related productivity losses cost the Canadian economy an estimated \$3.5 billion in 2023.<sup>2</sup>

In 2025, we continued our partnership with the **Menopause Foundation of Canada** to gain expertise and raise awareness of menopause health needs. We created a new guide to educate plan members about the menopause transition and its associated symptoms – [Closing the menopause knowledge gap](#). This guide can help plan members proactively identify and seek help for many menopause symptoms.

# 10%

About 10% of women leave the workforce around the time of menopause. Menopause-related productivity losses cost the Canadian economy an estimated \$3.5 billion in 2023.



A man with grey hair and a beard is sitting in a meditative pose on a dark wooden floor. He is wearing a grey t-shirt and dark pants. The room is brightly lit by sunlight streaming in from a large window on the right, creating long shadows on the wall and floor. A home icon is visible in the top right corner of the page.

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## Focus on mental health

Mental health has become the health issue of our times – impacting a greater percentage of Canadians than ever before. It remains the most common diagnostic category for LTD claims, representing almost 40% of claims. And our recent research revealed that this rises to more than 50% for the youngest cohort in the workplace, Generation Z.

# Focus on mental health



In 2025, we expanded mental health resources for people leaders, provided insights on gender differences in mental health, and highlighted additional supports for mental health in the workplace.



## New mental health resources for people leaders

We enhanced our Mental health training for people leaders, with [refreshed video content](#). Our series of five videos covers the following topics:

- Psychologically safe workplaces
- Mental health warning signs
- Managing absenteeism
- Managing conflict
- Employee behaviour and accountability.

We also updated our [manager reference guide](#), which complements the training videos for managers.

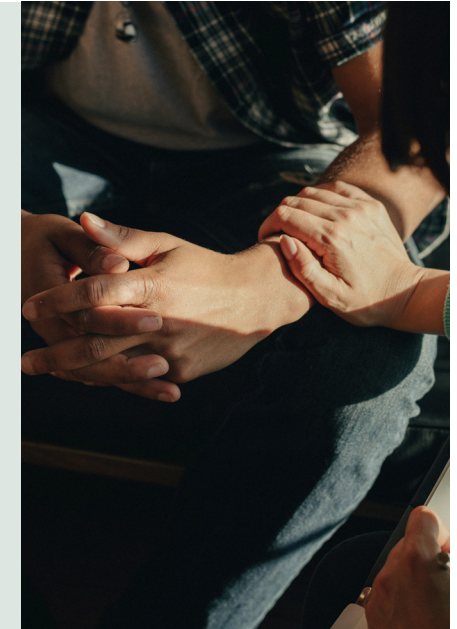


## Gender differences in mental health

We issued a new research report and held a plan sponsor webinar on gender differences in mental health: [Mind the gap: Mental health disparities between women and men](#). The report can help employers better understand gender differences in mental health and implement targeted strategies.

For example, the report highlighted that women tend to internalize emotions, leading to higher rates of depression and anxiety. Indeed, the rate of generalized anxiety disorder among young women tripled from 3.8% in 2012 to 11.9% in 2022.<sup>3</sup>

Men, on the other hand, often externalize emotions, resulting in higher rates of substance use disorder. Also, depression in men may be undetected due to different symptom manifestation and reluctance to seek help.



## New mental health resources

We produced several guides and research reports related to mental health in 2025. These can be an additional resource, with insights and strategy suggestions for supporting mental health in the workplace.

- Our guide [Navigating challenges and thriving in uncertainty](#) focuses on the need for resilience. It includes topics such as combating employee burnout and stress, increasing productivity, supporting mental health, and more.
- Our Bright Paper report: [The kids are all grown up – checking in on Generation Z](#), highlights that more than 50% of Gen Z LTD claims are for mental disorders (60% for Gen Z women). The paper also uncovers a troubling trend related to chronic disease. Gen Z has the highest growth rate in chronic disease drug claims of all age groups.
- Our latest Designed for Health report - [Shifting tides in disability claims – Addressing mental health and chronic disease in the workplace](#) – offers a deeper look a mental health in the workplace by examining the data behind mental health-related claims. It also covers the high growth rate of chronic disease at younger ages.



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## Focus on the impact of climate and extreme weather

In 2025, we conducted a ground breaking study with Environics Research addressing the effects of climate and extreme weather on workplace health: **[How climate and extreme weather are impacting workplace health in Canada: Creating a climate-resilient workforce with group benefits.](#)**

As this reports makes clear, climate and extreme weather have a significant impact on human health. And the research reveals that this has already had an impact in the workplace.

# Focus on the impact of climate and extreme weather



Our research found that:

## 77%

- **77%** of employees had experienced a severe weather event in the past three years

## 50%

- More than **50%** of employees say their physical health and their mental health had been affected by climate and extreme weather

## 54%

- More than half of employees (**54%**) found that physical health impacts of climate and extreme weather had affected their work. This caused many to take time off work, take frequent breaks, and feel less productive and engaged

From our research, we developed an infographic – [How climate change and extreme weather are affecting employee health and productivity](#) – that can help you better understand and address climate concerns in your organization.





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## Focus on health supports



# Focus on health supports



We continued to innovate and expand our health supports, enhancing holistic care, offering bereavement support, and streamlining our processes.

## Smoking cessation coaching program

We introduced access to a [1:1 coaching program](#) in collaboration with the Ottawa Heart Institute for plan members who would like to stop smoking. The program is virtual and runs for 6 months. It's accessible to individuals in all provinces and territories at no cost.

## New bereavement support services

We partnered with Empathy to provide no-cost [support](#) to group life insurance claim beneficiaries aged 18 and older.

## [Sun Life Medical Second Opinion, by Dialogue](#)<sup>4</sup>

Plan members can now get an expert medical second opinion through our virtual care provider Dialogue. This service provides expert advice on any active diagnosis or treatment plan, including those for mental health. It also provides navigational support to plan members to help them find the right medical specialist, mental health specialist, or facility.

## Partnership with Cigna Healthcare for employees working abroad

We launched new [expatriate benefits](#) with Cigna. The program is for employers who have employees working outside of Canada and want to provide them with benefits coverage. It provides comprehensive benefits coverage, including virtual care with a doctor for non-emergency medical needs.

## Enhanced EAP

We enhanced the [Lumino Health Virtual Care Employee Assistance Program \(EAP\), by Dialogue](#)<sup>5</sup>, in several ways in 2025:

- **Provider selection for mental health concerns** – includes new filters plan members can use to narrow down the list of providers.
- **Diet and nutrition.** We added support for plan members looking for guidance on diet and nutrition
- **Online CBT.** Plan members can explore our internet-based cognitive behavioural therapy (iCBT) independently, or they can now do it with the help of an iCBT coach.
- **Workplace Referral.** We added this optional service for plan members experiencing a mental health or substance use challenge. Through Workplace Referral, people managers or HR managers can request confidential support for a plan member whose workplace behaviour, performance and relationships are affected by these challenges. This service is provided at an hourly rate, billed directly to plan sponsors by Dialogue.

## Easier disability claims process

We've aligned with the Canadian Life and Health Insurance Association's (CLHIA) initiative to help reduce the administrative burden on physicians. We've now adopted a single form used to initiate all disability claims for all disability products. This makes it easier for attending physicians [to support their patients' disability claims](#).



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## Looking ahead in 2026

We're committed to remaining at the forefront of workplace health innovation and research.

# Looking ahead in 2026



In 2026, mental health will continue to be a focus, with new initiatives to support this key health issue. And we're expanding our support for women's health, particularly in the area of menopause, through enhancements to our Lumino Health Virtual Care, by Dialogue<sup>6</sup> platform. As part of our enhanced chronic disease management, we're improving support for plan members with diabetes by harmonizing coverage for continuous glucose monitoring systems.

In terms of plan sponsor and plan member support, our dedication to enhanced access and service is evident in improved reporting capabilities for Lumino Health Virtual Care, by Dialogue, more in-depth benefits plan data analysis, and an optimized user experience on mysunlife.ca.

## **Sustainable value – always**

We know your benefits plan is crucial for maintaining employee health, productivity, and engagement. We also know that you as an employer may face your own set of challenges, from inflation to tariffs to the potential of a slowing economy.

In this environment, every dollar counts. In 2026 and beyond, we remain focused on driving value through innovation. We will work to help ensure your employees remain healthy while maximizing the value of every dollar you invest in your plan.





**2025 and beyond**

# Providing you with Best in Health Solutions

<sup>1</sup> <https://menopausefoundationcanada.ca/>

<sup>2</sup> Menopause and Work in Canada

<sup>3</sup> Statistics Canada, Mental Health and Access to Care Survey, 2022

<sup>4</sup> 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 Sun Life Medical Second Opinion, 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.

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**Life's brighter under the sun**

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