



Reduce  
**long COVID**  
impacts in your  
workplace

## Millions of Canadians have had COVID-19, and many more continue to be infected due to the emergence of new variants.

Tragically, we've lost many lives to the virus. The lucky majority have experienced mild symptoms and have recovered quickly. For others, however, recovery has not been a clear, easy path. Even after they get rid of the viral infection, they continue to have symptoms weeks or months later. They have what is referred to as "long COVID."

The World Health Organization (WHO) defines long COVID as:



an illness that occurs within 3 months of a COVID-19 diagnosis, and



involves symptoms that last for at least 2 months that doctors can't explain by another diagnosis.<sup>1</sup>

It happens to more people than you might think. The Public Health Agency of Canada (PHAC) did a review of confirmed cases of COVID-19 in 2021 and found that a number of patients continued to experience one or more symptoms within 4 to 12 weeks of diagnosis, and just over half of these patients had symptoms that extended beyond 12 weeks. Symptoms range from mild irritations, such as a lingering cough, to life-altering changes related to heart and lung function.<sup>2</sup>

### The risk to workplaces – and actions employers can take

For employers, long COVID leads to concerns beyond the COVID-19 isolation and recovery period. Long COVID can lead to productivity issues, absences, and perhaps even disability claims.

But there are supports available. And employers have an opportunity to reduce the risk long COVID poses to their workplace.

#### Employers can help by:



Offering support and accommodations (where possible) to employees suffering from long COVID



Ensuring the health supports employees need are available through their group benefits plan



Increasing employee awareness of all supports available, both internal and external

### What the research tells us about long COVID

We're still in the early days of understanding long COVID. Researchers are working to identify root causes, prevalence, and severity. But one thing is clear: long COVID is real, and it's an emerging public health concern.

### Here's a quick summary of what the research says:

Common long COVID symptoms include:

- Tiredness or fatigue
- Difficulty breathing or shortness of breath
- Cognitive impairment (for example: "brain fog," loss of concentration and memory issues)
- Depression and/or anxiety

Symptom severity ranges from mild to more serious. Many experience symptoms for several weeks. Some are still experiencing symptoms since being infected at the beginning of the pandemic. Anyone who has had COVID-19 can develop long COVID, not just those who were seriously ill.

There is likely more than one cause, including:

- Damage to organs
- Impacts on the nervous system
- Overreaction of the body's immune system

Care is focused on managing symptoms and rehabilitation – for example:

- Exercises to improve lung function
- Mental health therapy to treat symptoms of depression and anxiety

Sources: World Health Organization, Science Briefs of the Ontario COVID-19 Science Advisory Table



# What are the possible long-term implications of long COVID for workplaces?

First, the good news. Most people who get COVID-19 today recover without long COVID symptoms. And many who get long COVID symptoms have seen their symptoms resolve over time. Others have not been so lucky. Some are struggling with symptoms many months after contracting the virus.

In addition to dealing with physical symptoms, the burden of long COVID can lead to anxiety and depression. This makes recovery even more difficult.

## The challenge for employers

There are several potential workplace impacts of long COVID. These include:



**Presenteeism.** Employees with long COVID might be unable to do their usual work, or may be less productive.



**Casual absence.** Employees may have to take time off work. Because of fluctuating symptoms, these absences may be sporadic and unpredictable. This can create staffing and workflow issues in the workplace. Employees who are caregivers to those with long COVID may have the same challenges regarding presenteeism and absence.



**Disability leaves.** In severe cases, employees with long COVID may claim for a long-term disability leave. This can increase employer costs and create staffing problems, especially when recovery time is uncertain.

Long COVID disability claims can be complex for a number of reasons. There is not yet diagnostic testing for long COVID. Coronavirus antibodies wane naturally and may not be detectable to validate a previous COVID-19 diagnosis.<sup>3</sup> And the severity of a COVID-19 infection may not be an indicator of post-viral symptoms; people who were asymptomatic or had mild COVID-19 symptoms can develop the condition.<sup>4</sup>

We've seen relatively few long-term disability claims related to COVID so far. As with many other complex claims, early intervention is very important to achieve a positive outcome. In long COVID claims, this could include a multi-disciplinary approach, including occupational therapists, physiotherapists, and mental health professionals to address any cognitive and mental health symptoms.

# How you can help employees with long COVID

Although there is still much we don't know about long COVID, the condition is medically well established and widespread. The best way forward is to be proactive, by approaching employees with empathy. Our focus needs to be on how to empower and support them to get well again. Employees with long COVID need support and there is much we can do to help them.

Here are three ideas that may help employees with long COVID recover to their healthy and productive selves.



**Build awareness and policies.** Make leaders and managers aware of the long COVID reality and outline a policy for supporting employees. The policy should set out the first response to a long COVID situation. It should also outline the communication of potential resources, and accommodations to consider.



**Support through accommodations.** Common symptoms of long COVID include fatigue and a cognitive impairment ("brain fog"). Many employees with such symptoms can continue to work, but at a reduced pace. Accommodations can help a lot. These might include a reduced work schedule, changing their duties, or permitting them to work from home.



**Highlight resources available.** An employee suffering from long COVID is experiencing this for the first time. They may not be aware of the resources available to them through their group benefits plan. Consider providing employees with a summary of what your employee assistance program and extended health-care plan offers them. Coverage for services like physiotherapy and mental health professionals are key supports for many employees experiencing long COVID. Identifying the resources available and how to access them can be an invaluable first step in their recovery process.

You may also want to alert them to outside resources, such as Long COVID Canada ([longcovidcanada.ca](https://longcovidcanada.ca)).



## The important role of virtual care

One of the few pandemic upsides has been the rapid emergence of virtual health care. The best health care in the world has little value unless people can access it. Virtual care greatly improves access. And for those with long COVID, virtual care can be a fundamental support.

Many long COVID symptoms can hamper a person's ability to get in-person health care. Fatigue alone can make it difficult. Offering virtual care as part of your benefits plan can help improve outcomes for employees with long COVID.

Virtual care isn't meant to replace the key role played by family doctors and specialists. But it can complement this in very important ways by extending access points and availability of care. This can be especially critical for those living in underserved communities.



## Lumino Health Virtual Care, powered by Dialogue

We launched Lumino Health Virtual Care, powered by Dialogue, in 2020. It can provide all employees – including those with long COVID – with 24/7 access to health care.

Employees connect to the service through a mobile app or online. Triage powered by artificial intelligence (AI) ensures individuals see the right care professional for their needs. This includes immediate access to professionals for mental health care where appropriate. And every virtual care appointment includes a follow-up to ensure the patient's health issue has a satisfactory resolution.

The range of providers includes case managers, nurses, nurse practitioners, doctors and mental health professionals. The care team can also help individuals find and book an appointment with a specialist. This can be especially important for long COVID patients, as many will need the support of multiple health disciplines.



**With more than 1,000  
health-care professionals  
Lumino Health Virtual Care is  
available 24/7 from anywhere  
in the country.**





**In Canada, mental health disorders continue to be the leading driver of disability claims and associated costs. The pandemic has greatly impacted the mental health of Canadians. Those who have had COVID-19 appear to be at significantly higher risk. Now more than ever, it's important to ensure your employees have access to mental health supports, and that they know how to access the required help.**

### The need for mental health supports

Research is showing that people who have had COVID-19 are at a higher chance of experiencing symptoms of mental health disorders. One study analyzed the health data of over 250,000 people who had recovered from COVID-19. It found that over 30% were diagnosed with a neurological or psychological disorder in the 6 months after their infection.<sup>5</sup>

Long COVID is not a mental health disorder in and of itself. Instead, many in the medical community consider it a medical condition that elicits a number of mental health symptoms.

**There are several important supports you can consider putting in place to help employees with mental health challenges. These include:**



**Provide adequate coverage for psychology benefits.** Many plans cap their coverage for mental health practitioners at \$500 or \$1,000 per year. Often this is a combined maximum – shared with other services like chiropractic care. This typically falls far short of what therapists require to treat someone experiencing a mental health issue. Many employees will not contemplate seeing a therapist, knowing that significant out-of-pocket expenses may result.

The Canadian Psychological Association (CPA) recommends a standalone annual coverage maximum of between \$3,500 and \$4,000. This amount provides coverage for 15 to 20 sessions. This is the number of sessions required to achieve a therapeutic outcome for people suffering from depression or anxiety.

These amounts may be difficult for small businesses to manage, especially as we recover from the economic impacts of the pandemic. Even separating out mental health practitioners from other paramedical providers is a good place to start.



**Expand your list of eligible practitioners for mental health.** There are many types of mental health practitioners, but your benefits plan coverage list may not include important ones. Expanding coverage to include practitioners such as social workers and psychotherapists can provide a greater choice of treatment. This can better suit a plan member's needs and provide greater access and affordability of care. As an insurer we're also reviewing the practitioners we allow in our plans and are taking steps to make even more options available.



**Provide virtual care options for mental health.** For many plan members, mental health therapy can be well suited to the online world. Offering these services as part of your benefits plan can reduce employee costs and improve access.

# Sun Life innovations in mental health support

Our focus is on innovating to shape the benefits market, developing better ways of supporting our Clients. Here are three of our latest initiatives:



## Connecting at-risk employees with a Mental Health Coach, powered by CloudMD

A Sun Life study of working Canadians found that more than 60% of those experiencing mental health issues weren't using their workplace benefits for support.<sup>6</sup> Cost, access to care, and stigma are key barriers to seeking support.<sup>7</sup>

Sun Life's Mental Health Coach is designed to help overcome these challenges. It is tailored to employees who are at risk but still at work. It plays a critical role in connecting them to the resources and treatment they need, and helps them to take action.



The Coach helps employees connect to the mental health care they need in three steps:



### 1. Do a mental health check-in.

Your employees can complete a 10-minute to 15-minute online mental health assessment. Then, they book an appointment with a Mental Health Coach. All Coaches are registered licensed health-care practitioners.



### 2. Meet with their Mental Health Coach by phone.

Their Coach will talk to them about their assessment results. They'll match their needs to what they have in their benefits plan and other available resources.



### 3. Start their mental health journey.

Their Coach will work with them to create a personalized action plan. They'll also provide continuing support and follow-up to help ensure they are progressing toward symptom reduction and recovery.

**Of those that have met with a Mental Health Coach and been re-assessed, 94% have experienced a reduction in symptoms, have engaged in lifestyle changes that are proven to improve overall mood and/or have begun additional mental health treatment.**



### Lowering barriers to care with Stress Management & Well-Being, powered by Dialogue

Our Stress Management & Well-Being program is part of the Lumino Health Virtual Care platform. It provides employees with fast, convenient access to quality mental health care without the worry of out-of-pocket costs.

Employees begin by completing a simple online assessment. The platform then connects them to a mental health specialist within minutes.

Based on their needs, the specialist matches the employee to a mental health practitioner (social worker, psychotherapist, etc.). Employees have access to unlimited sessions until remission to promote a longer continuity of care. Self-led educational material is also available to complement therapist-led care.

Integration of Stress Management & Well-Being into Lumino Health Virtual Care means employee health – mental and physical – is treated holistically.



### Next generation EAP with iCBT

Sun Life's new Lumino Health Virtual Care Employee Assistance Program (EAP), powered by Dialogue, breaks ground by including internet-based cognitive behavioural therapy (iCBT) as a standard part of the service. iCBT is an important part of an overall mental health strategy. It's a great complement to EAP. It gives employees access to mental health support in a timely, cost-effective, and easy-to-access way.

#### The benefits of our new EAP don't stop there. Plan members get:



A fully digital experience, integrated into the Lumino Health Virtual Care platform.



Continuity of care, including follow-ups after every consultation. Employees can also choose to continue therapy with the same mental health practitioner longer-term (using benefits plan coverage).



Personalized assessments within minutes and counselling appointments within 24 hours.



An integrated health experience when bundled with Lumino Health Virtual Care. More than just convenience, this allows the employee's health – mental and physical – to be treated holistically.

# Long COVID is real – but timely support can lessen the effect on your workplace

We have much to learn about long COVID, from its cause to its frequency, to managing symptoms and finding a cure. But don't let these unanswered questions prevent you from dealing with the potential impacts on your organization.

Employees with long COVID may continue to experience symptoms ranging from pain to fatigue, to cognitive issues and poor mental health. While not every case leads to an extended work absence, long COVID can potentially lower productivity and increase casual absence.<sup>8</sup>

**Employer supports can make a big difference in helping employees struggling with long COVID symptoms. These include providing:**



**Flexible work arrangements, where possible**



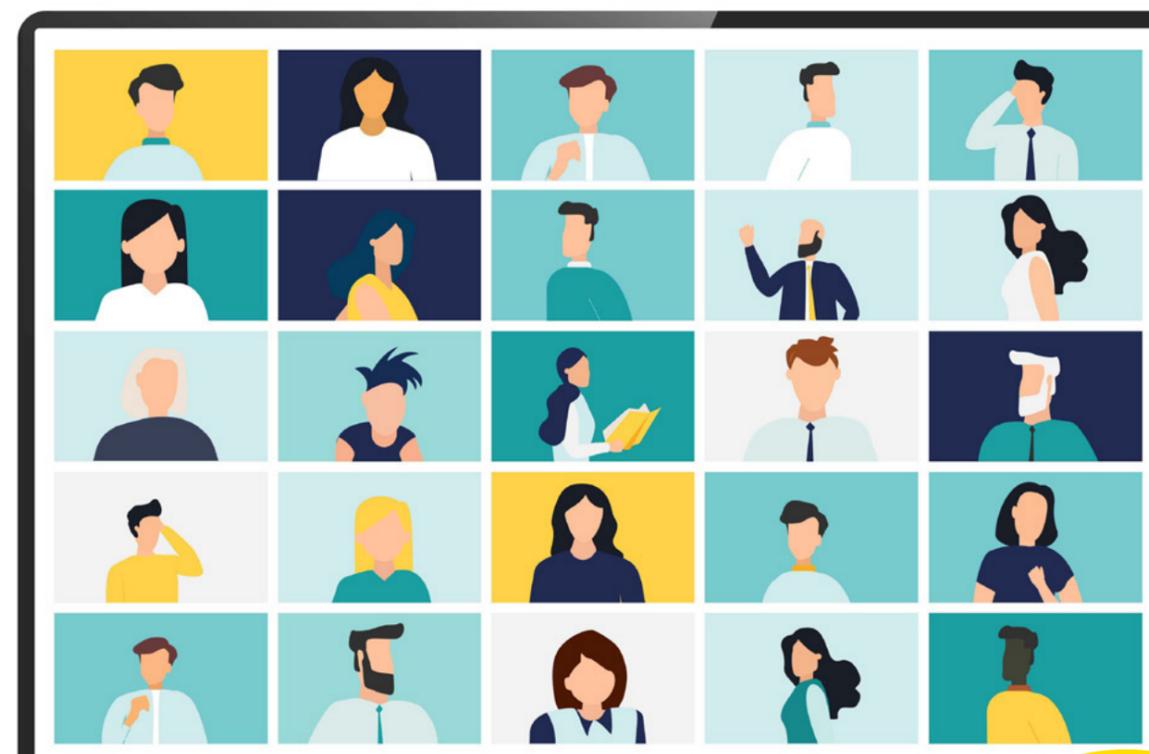
**Easy and affordable access to mental health treatments**



**Virtual health care to ensure employees can access care when in-person care is not possible or preferred**

Of course, one of the greatest supports you can provide is your understanding. Long COVID is both unpredictable and anxiety-provoking. If employees know that their employer is in their corner, it can relieve an enormous burden.

**While we need more research to better understand long COVID, the recent COVID surge could increase the numbers of those with long COVID. Sun Life will continue to work with governments and health-care providers to develop solutions. And your role in supporting employees with awareness, understanding and a strong benefits plan is critical. It can mean a speedier return to health for employees and greater productivity for your organization.**



<sup>1</sup> <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/question-and-answers-hub/q-a-detail/>

<sup>2</sup> Statement from the Chief Public Health Officer of Canada, July 7, 2021. <https://www.canada.ca/en/public-health/news/2021/07/statement-from-the-chief-public-health-officer-of-canada-on-july-7-2021.html>

<sup>3</sup> <https://www.cdc.gov/coronavirus/2019-ncov/lab/resources/antibody-tests-guidelines.html>

<sup>4</sup> Razak F, Katz GM, Cheung AM, et al. Understanding the post COVID-19 condition (long COVID) and the expected burden for Ontario. *Science Briefs of the Ontario COVID-19 Science Advisory Table*. 2021;2(44). <https://doi.org/10.47326/ocsat.2021.02.44.1.0>

<sup>5</sup> Taquet M, Geddes JR, Husain M, Luciano S, Harrison PJ. 6-month neurological and psychiatric outcomes in 236 379 survivors of COVID-19: a retrospective cohort study using electronic health records: *The Lancet Psychiatry*, 2021;8(5)416-427. [https://doi.org/10.1016/S2215-0366\(21\)00084-5](https://doi.org/10.1016/S2215-0366(21)00084-5)

<sup>6</sup> Sun Life, September 24, 2019. Mental health conditions on the rise while helpful resources remain untouched. <https://www.sunlife.com/en/newsroom/news-releases/announcement/mental-health-conditions-on-the-rise-while-helpful-resources-remain-untouched/123291/>

<sup>7</sup> Ipsos poll conducted January 21-25, 2021: <https://www.sunlife.com/en/newsroom/news-releases/announcement/most-canadians-experiencing-a-mental-health-issue-are-not-getting-help/123513/#:~:text=TORONTO%2C%20March%204%2C%202021%20%2F,with%20a%20mental%20health%20crisis>

<sup>8</sup> Razak F, Katz GM, Cheung AM, et al. Understanding the post COVID-19 condition (long COVID) and the expected burden for Ontario. *Science Briefs of the Ontario COVID-19 Science Advisory Table*. 2021;2(44). <https://doi.org/10.47326/ocsat.2021.02.44.1.0>

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**Life's brighter under the sun**

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