

Talking about... mobile apps



In this installment of **The Conversation**, Sun Life talks to Amber Mac about the state of mobile health and wellness apps for Canadians - including group benefits apps.

Amber Mac is the co-host of AppCentral on CTV and President of Konnekt Digital Engagement. You can find her online at ambermac.com and @ambermac on Twitter.

What is the current state of the mobile app space in Canada - particularly in financial services and group benefits?

AM: Canada is a leader in mobile app development, however we're slow to adapt to the demand for apps in the financial services industry.

A recent Google report says that more than 56 per cent of Canadian adults are using smartphones. That's up from 33 per cent in 2012.

While Canadians are signing on to mobile devices in droves, we're also hungry for more high-quality apps - apps that improve our lives.

We love downloads that get us information more quickly and streamline processes. This is not to say that the likes of Angry Birds* will die off, but casual apps are being replaced on smartphones with more significant options. The app honeymoon is over and now it's all about the long-term relationship.

The average user has 30 apps on their phone, but only regularly uses 12 of those.

Many of the big banks have simplified mobile banking transactions and opened up account access. But when it comes to group benefits, most employees don't have the mobile access they need, want, and deserve. Sun Life is changing that.

Why an app versus a website?

AM: When it comes to educating employees about their coverage or how to submit a claim, a standalone website is no longer enough. While websites have simplified access to information substantially in the past, a mobile app is easy to use. An app makes information accessible and digestible from the palm of an employee's hand.

The Sun Life app stands out for its convenience. This tool isn't just for iPhone users. It's available for iPhone and BlackBerry - with a well-designed mobile-friendly web app for Android and other platform users.

A plan member can submit a claim and get reimbursed typically within 24 to 48 hours - a welcome relief from the often cumbersome claims process. Giving workers such immediate access is empowering.

Which mobile apps are emerging in the wellness or workplace health and wellness areas?

AM: We are in the midst of a mobile healthcare revolution. Apps are improving internal procedures at hospitals. They are helping patients get advice more quickly. The opportunity to improve the lives of millions is literally a finger swipe away.

The Conversation

At Sun Life, we know that it takes many voices to have a great conversation. That's why we are working with a wide range of people - inside and outside of Sun Life - to bring the best thinking in group benefits to the marketplace. These are subject experts, visionaries and leaders in best practices and innovative ideas - coming together to take benefits to the next level. We will be using our resources, expertise and relationships to facilitate the dialogue. We understand the power of great minds. We want everyone to contribute.



- **TalkRocket Go*** lets stroke victims communicate with loved ones again. While this download isn't cheap (available at \$99), it has helped more than 10,000 people worldwide who suffer from speech disabilities.
- UK-based app **Cantab***, which is available in more than 20 languages, is helping doctors reduce the testing time for dementia. The app developers have decreased diagnosis time from three years to a breezy 10 minutes on the iPad.
- In the workplace, the **BellyBio*** app helps employees deal with anxiety or stress, by helping them understand and improve their breathing patterns.

Why should employers be interested in these new apps?

AM: The potential for employers is massive. They can offer employees better access to information, whether it's to make a benefits claim or to solve a health problem. Think cost savings, time savings, and a healthier and happier team.

Why should employers select a group benefits provider that offers the most cutting edge mobile self-serve for their plan members?

AM: The app world is showing no sign of slowing down. It's critical for employers to understand the advantages of working with a group benefits provider that understands our mobile future. It's

no longer a choice to go mobile, but a necessity. Canadians expect there will be an app for everything, so providing a cutting-edge mobile solution is a win-win. In just one year we've seen smartphone usage grow more than 20 percent, so within the next few years there is no doubt that we'll be inching towards 80 or 90 percent.¹

Where is all this headed? What's the future of mobile apps in the group benefits sector?

AM: There was once a day, not too long ago, when workers were tethered to desks, marvelling at

computers that were connected to the Internet. Today, we've cut that cord. While the desktop machine might still play a role in the workplace, the real possibilities are in our portable future. This future includes the mobile device at its core, the pulse of business.

When providing group benefits, it's the organizations that understand this shift that will come out ahead.

According to a recent Sun Life Advisor Loyalty Survey, 50 per cent of advisors say the ability to make web and mobile claims has a significant impact when recommending a group benefits provider.

my Sun Life Mobile App by the numbers

- Sun Life first launched its mobile app in 2011
- Since the launch, the mobile app has been downloaded more than 200,000 times
- More than 275,000 claims have been submitted through the mobile app

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1. Ipsos Reid Mobile-ology study, 2013



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