

FREQUENTLY ASKED QUESTIONS (FAQ)



April 9, 2020

Lumino Health Virtual Care Frequently Asked Questions

Background

1. Why offer this service if some provinces are already paying for virtual care?

Some provinces are covering some parts of virtual care for residents, but this is largely done by providing virtual care billing codes to practitioners. This doesn't improve timely access. Canadians are still waiting to get access to their health care providers, even if the actual appointment is virtual.

Lumino Health Virtual Care addresses the needs of plan members who do not have a family doctor or those who cannot book an appointment to see their doctor quickly. The service can also help plan members decide whether more urgent care is needed, such as hospital emergency services.

2. What is the difference between Lumino Health vs Lumino Health Virtual Care?

Lumino Health is our health and wellness platform that's available to all Canadians. Lumino Health Virtual Care is the virtual care offering, supported by Dialogue, under this broader Lumino Health platform. A key distinction is that Lumino Health Virtual Care is only available to Group Benefits Clients who offer extended health care to their plan members. It is not available to individual Canadians at this time.

3. What services are covered under Lumino Health Virtual Care?

Primary care appointments for a variety of concerns including physical and mental health. We will cover the initial appointment; however, there are other services available within the app that would be an additional cost for plan members. This is made clear to plan members before purchase and would include things like virtual specialist appointments and the completion of disability forms. Here is an outline of these services that Dialogue provides:

Scope of practice: what we can evaluate and guide you with

General Health, Including Kids

- Nasal congestion, sinus pain
- Sore throat
- Cough
- Headache / migraine
- Fever
- Diarrhea
- Vomiting
- Minor aches and pains
- Urinary infections (uncomplicated)
- Allergies
- Sexual health (sexually-transmitted infection (STI) information and screening)
- Weight management and general nutrition advice
- Travel health
- Breastfeeding support
- Prescription refills when clinically indicated (except for benzodiazepines, opioids, cannabis, ADHD medication, and other controlled substances)

Healthcare 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

Minor Injuries or Traumas

General advice on injuries and muscular or joint pains, guidance on when should you seek a MD for a physical examination

Mental Health

- Anxiety disorder
- Stress
- Fatigue
- Depression
- Mood disturbance
- Insomnia, sleep hygiene counselling
- Family, relationship, or work conflict
- Work-Life coach



4. Does Lumino Health Virtual Care offer prescription delivery?

Yes, and plan members can renew their prescriptions and get them delivered for free.

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5. Is Lumino Health Virtual Care aligned to a Client's benefits plan coverage?

Currently, Lumino Health Virtual Care is not integrated with the specifics of any Client's benefits plan. So, if a doctor virtually prescribes a drug or suggests a paramedical treatment to a plan member, it may or may not be covered under the plan member's 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 that they understand their coverage.

About the Sun Life-funded launch

6. How will we communicate access to Lumino Health Virtual Care to plan members?

We will handle all communications to plan members via mysunlife.ca and my Sun Life mobile app, and an email campaign. We will also share a detailed plan member communication with plan sponsors so they can distribute to plan members since we might now have email addresses for all plan members.

7. What about Clients who already have a contract with Dialogue directly?

Clients who already have virtual care through a direct relationship with Dialogue are excluded from the Sun Life-funded period. If the Client decides to end this direct relationship with Dialogue (either now or in the next 12 months) and move to Lumino Health Virtual Care, we'll provide those Clients with Lumino Health Virtual Care free for one month. We'll work with Dialogue to ensure a smooth transition.

8. Why are we offering the Sun Life-funded benefit only to clients with extended health care (EHC)?

Clients who already have Sun Life EHC have trusted us to be their extended healthcare provider – and virtual care is an extension of this arrangement. At this time, we're pleased to provide them with this free service until June 1, 2020.

9. What happens to plan members who have waived their extended health coverage under their plan?

Currently, Lumino Health Virtual Care is part of our extended health coverage. This means that if a plan member has waived their extended health coverage, they will not be eligible for Lumino Health Virtual Care. We are looking to the future and how this solution may evolve and will keep you up-to-date all the way.

10. Can dependents use this coverage as well?

Yes, plan members with family coverage can add up to four additional email addresses. Email addresses are needed for anyone over the age of 14, based on medical privacy laws. 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 to the service.

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11. Are retirees covered?

Retirees are included for the initial Sun Life-funded portion of the launch. Plan sponsors can decide whether to include or exclude retiree groups if they choose to add Lumino Health Virtual Care to their group plans going forward.

12. How do clients opt out?

Clients who do not currently offer EHC through Sun Life – and Clients with existing EQ Care and Dialogue relationships – are automatically excluded from the Lumino Health Virtual Care offering (before or after June 1, 2020). No action is required.

SunAdvantage clients cannot opt-out as the Lumino Health Virtual Care offering is now embedded into our offer.

13. Is there more information about how Lumino Health Virtual Care will be embedded in the SunAdvantage EHC offering?

Lumino health Virtual Care is embedded into our standard EHC offer for SunAdvantage. There are no opt outs for Sun Advantage clients, similar to Best Doctors.

14. Does Lumino Health Virtual Care result in a taxable benefit to an employee?

The Sun Life-funded portion of Lumino Health Virtual Care until June 1, 2020, will not be a taxable benefit to any employee. After June 1, 2020, Lumino Health Virtual Care will be embedded in the EHC rate and will not be a taxable benefit when the EHC rate is modified to include the cost of Lumino Health Virtual Care, outside of Quebec. In Quebec, this will be a taxable benefit to employees.

15. What is the pricing for the service if a plan sponsor wants to continue past June 1, 2020?

At this time, we are determining the price for this service. We will share an update as soon as possible.

16. How will clients be billed starting June 1, 2020?

At this time, we are determining how and when the price for this service will be included in EHC rates. We will share an update as soon as possible.

17. Can a plan sponsor keep the service for certain plans only, or will the choice be at the contract level?

Plan sponsors can choose the service at the plan level. For SunAdvantage Clients, however, Lumino Health Virtual Care is automatically included for all employee groups. We don't permit opt-outs for SunAdvantage Clients.

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18. Will we be offering this service to non-EHC Clients in the future?

We will be making Lumino Health Virtual Care available to non-EHC clients as an add on benefit. We expect to make this available soon after the Sun Life-funded period for EHC ends on June 1, 2020.

About the Lumino Health Virtual Care service

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

Plan members can learn more about Lumino Health Virtual Care by visiting:

www.sunlife.ca/luminovc

20. What information will the plan member need to register to use Lumino Health Virtual Care?

The plan member communications that we provide will include information on downloading the app (called Lumino Health VC, for iPhone and Android) and how to navigate to the URL (luminovc.dialogue.co) for Lumino Health Virtual Care.

Once on the app or online for the first time, the plan member must enter their name, date of birth (for example, driver's license, health card) and the email address where they received the invitation to enroll, or their personal email address. They will also need their Sun Life medical contract and plan member ID numbers. This will enable them to enter and use the app or online service at no cost.

21. How does this differ from On Call Health?

On Call Health is a referral network service. Dialogue's offering is similar to a walk-in clinic that you can access virtually. These services are complementary to one another – there is no overlap.

22. How does this differ from Employee and Family Assistance Plans (EFAPs)?

EFAPs do not 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, similar to medical services provided at a primary care clinic.

23. How does this differ from online cognitive behavior therapy (CBT) coverage within benefits plans?

Lumino Health Virtual Care is designed to support physical or mental health primary care needs, such as urgent care or prescription refills. Online CBT from Beacon provides mental health therapy.

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24. Can dependents use this coverage as well?

Yes, plan members with single coverage can add one additional email address to their account. Plan members with family coverage can add up to four additional email addresses. Email addresses are needed for anyone over the age of 14, based on medical privacy laws.

25. What hours can plan members access the service?

The service is always on – available 24 hours per day, seven days per week.

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

There is no limit to the number of consultations. However, in its terms of use, Dialogue reserves the right to terminate the account of any plan member for any reason without notice. Plan members who abuse the service by booking unnecessary consultations may be subject to this termination clause.

27. What providers aside from doctors are available through Dialogue?

Dialogue provides virtual access to doctors, nurse practitioners and nurses. The service may also refer plan members to other professionals, such as mental health practitioners.

28. How do we know that the healthcare providers on Dialogue's virtual health network are high quality?

Dialogue has a rigorous recruitment process for the medical professionals on their platform. They also have ongoing quality assurance processes and hold continuing education sessions.

The majority of the healthcare professionals working on the Dialogue platform (including doctors and nurses) work on a contractual basis. A small number of nurses and doctors on the platform are Dialogue employees.

During recruiting (for either employees or contract professionals), every practitioner goes through several rounds of interviews with at least two medical staff. Everyone interviews with Dialogue's Chief Medical Officer.

Dialogue has created best nursing practices that are shared with each member of the nursing team. They also have one nurse who is dedicated to providing extensive training to every single practitioner on the platform.

Every doctor is encouraged to provide feedback to nurses and nurse practitioners. Dialogue also organizes weekly one-on-ones with nurses, nurse practitioners and select doctors to provide feedback.

On a monthly basis, Dialogue holds meetings with all healthcare practitioners to discuss various cases on the platform, align on Dialogue's approach, and refine processes.

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29. 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 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.

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

Dialogue can share medical records, but upon request only. The plan member has access to all of their own data through the app. Upon request, Dialogue can send this through to the plan member's doctor.

31. Will the Dialogue practitioner be able to see history notes on previous appointments?

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

Questions?

Please contact your Sun Life Group Benefits representative.