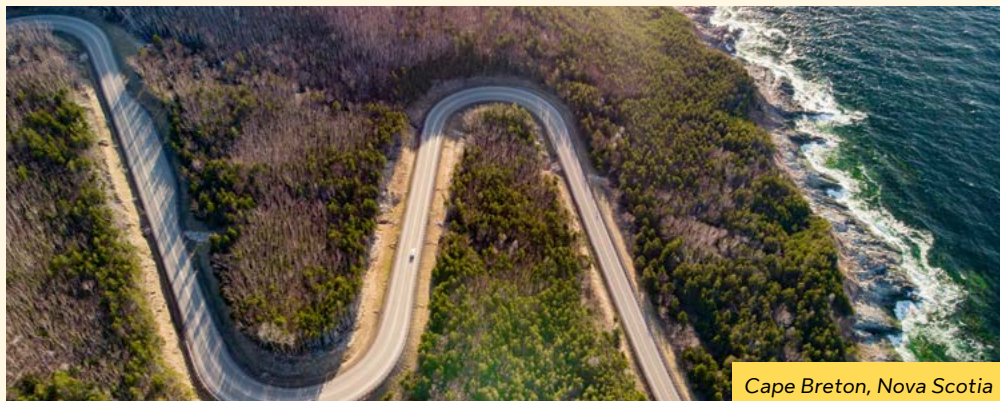


How climate and extreme weather are impacting workplace health in Canada

Creating a climate-resilient workforce with group benefits



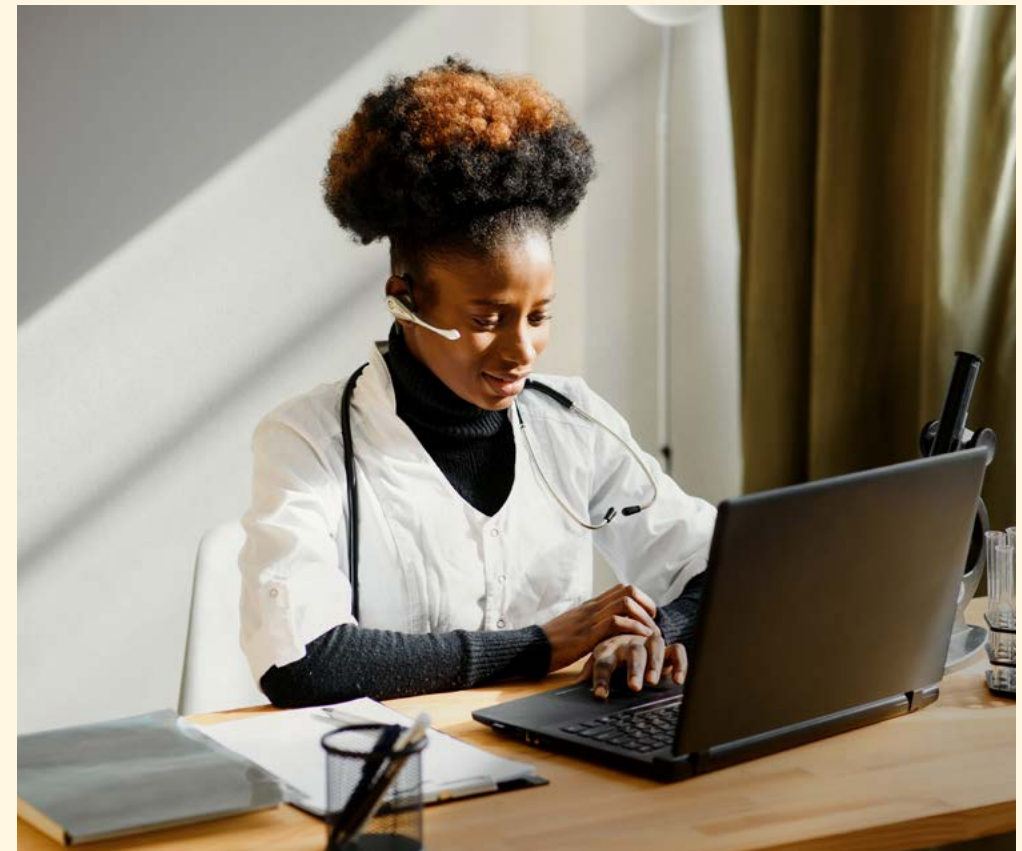
St-Timothée, Quebec



Cape Breton, Nova Scotia



Shelburne, Ontario



One of the most significant impacts of climate change and extreme weather events is on human health. The World Health Organization describes it as the single biggest health threat facing humanity.¹

The impacts are many. They include physical health impacts such as respiratory and cardiovascular problems due to poor air quality. They also include mental health impacts related to extreme weather events, displacement, and climate anxiety.²

These effects on health also represent a significant economic cost, of which employers will bear a great deal. For example, extreme heat events alone could result in 128 million work hours lost annually in Canada by 2100. That's the equivalent of 62,000 full-time Canadian employees, at a cost of almost \$15 billion.³

In addition to lower productivity, employers may also face significant costs related to disability and health benefits. Despite these risks, climate-related health impacts have not gained significant attention among Canadian employers or group benefits carriers.

Gaining a better understanding through research

We wanted to gain a greater understanding of climate-related effects on Canadian employees and employers today. We also wanted to identify the potential supports that group benefits plans could provide to help mitigate these impacts.

In December 2024, we partnered with Environics Research to conduct national surveys of both Canadian employees and employers. This research provided us with insights into the impact of climate on health and work from their perspectives.

We surveyed 2,000 full-time Canadian employees over age 18. We also gathered data from 500 Canadian employers, with input provided by executives and senior level people leaders. These employers represented a range of small, medium, and large enterprises across Canada. We compared the perceptions and concerns of each group and identified important differences.

See [About the surveys](#).



Key insights from our research



Employee insights

- **The health impacts are happening now.** Shifts in climate and extreme weather events are already impacting the health of many employees.
- **The health impacts are broad-based.** Many of these impacts are amplifying already existing priority workplace health issues. These include mental health, chronic disease (especially at younger ages), and women's health.
- **The health impacts affect the workplace.** Many employees say that climate-related health impacts have affected their work and productivity. But many aren't making the link between health impacts and group benefits plan supports.



Employer insights

- **Opportunity for enhanced participation.** Few Canadian employers have a plan or strategy to address the risks of climate-related impacts to employee health.
- **Underestimated impacts.** Although they acknowledge the risks to their organization, many employers are underestimating workplace impacts.
- **Benefits plans have a role to play.** Employers see the potential for benefits plans to play an important role.



Key takeaways

- **The trend will likely continue.** Climate-related health impacts are here – and could increase if current extreme weather trends continue.
- **Supports are close at hand.** Group benefits plans can be a first line of action for employees. There is a great opportunity to raise awareness among employees. Let them know how their plan can support them in meeting climate-related health challenges.

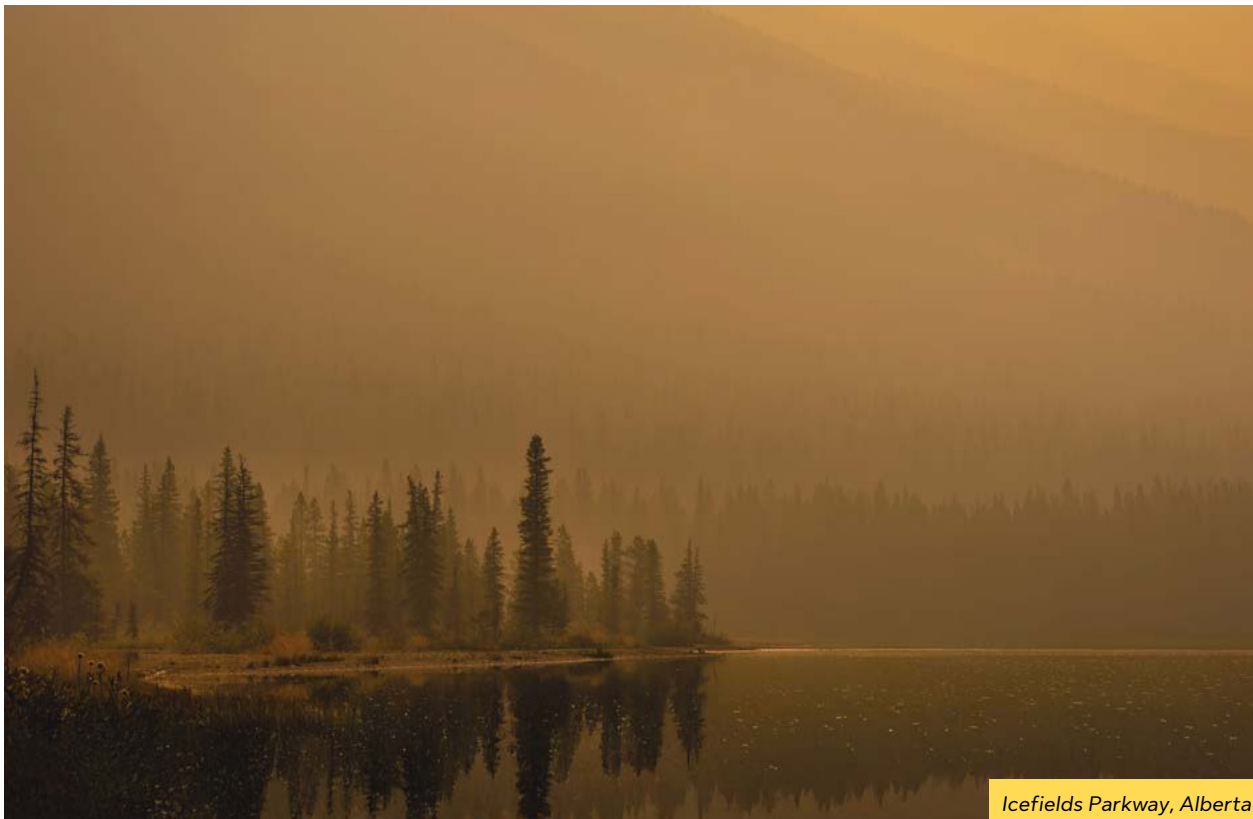


Understanding the health impacts of climate and the increasing frequency of extreme weather events

As context for our research, we wanted to highlight the potential climate-related health impacts that we know of today. This section provides a brief overview, with potential health impacts categorized into two areas:

- Acute impacts that are immediate, and often short-term
- Chronic impacts, which are longer term.

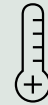
There can be some overlap between these broad categories. For example, a person with asthma may have an immediate attack due to wildfire smoke. But their condition may also worsen over the longer term due to changes in air quality over time.



Icefields Parkway, Alberta

Accute and short-term health impacts of extreme weather events

Immediate and short-term health impacts typically occur during or immediately after an event, such as fire, flood, or heatwave. Here is an overview of such events and some key health impacts.



Sustained high temperatures (heatwaves)

The number of days over 30°C in Canada each year is increasing by one to three days annually. The results can be deadly. A single extreme heat event in British Columbia in 2021 resulted in the deaths of over 600 people.⁴



Storms

High winds from storms can lift pollen into the air, causing asthma outbreaks.⁵ If flooding occurs, homes can become unsafe because of mold, fungi, and bacteria.⁶ Power failures can cause hypothermia from the cold, or the spoiling of medications that require refrigeration.



Wildfires

Wildfire smoke contains fine particulates that can go deep into a person's lungs. This can worsen respiratory conditions like chronic bronchitis, chronic obstructive pulmonary disease (COPD), and asthma. It can also worsen other chronic conditions, such as migraines, heart disease, and diabetes. Experts estimated that one week of wildfire smoke in June 2023 cost Ontario over \$1.2 billion in health impacts.⁷

Significant weather events can also have profound and immediate **mental health impacts**. Issues such as financial insecurity, displacement, and food and water scarcity can lead to stress, anxiety, and depression.⁸

The longer-term chronic health impacts

Sudden extreme weather events often grab the headlines – and create immediate health impacts. But the steady shifts in weather over many years can also create longer-term health issues.

Here are some of the ways that this can affect long-term health.



Cancers and respiratory and cardiovascular diseases

Rising temperatures are increasing outdoor air pollutants such as ground level ozone.⁹ Exposure to these pollutants can cause a range of adverse health effects. These include respiratory symptoms and heart and lung diseases, cancers, and premature death.¹⁰



Increase in allergens

Shifting weather patterns are expanding the habitat range of plant species. This is extending pollen seasons and increasing pollen counts, which can affect the health of individuals with asthma and allergies.¹¹



Increased spread of vector-borne diseases

Warmer weather is increasing the habitat range of organisms that transmit vector-borne diseases. These include ticks, mice, and mosquitoes, which spread diseases like Lyme disease and West Nile virus in Canada.¹²



Mental health

Studies show that people – especially youth – can become distressed about the topic of climate change itself. This can cause increased, persistent anxiety, depression, grief, anger, hopelessness, and fear,¹³ often referred to as “climate anxiety.” In the months and years following an extreme weather event, survivors may also experience post-traumatic stress disorder (PTSD).¹⁴



Health impacts are not equal for all Canadians

Climate and extreme weather events will not impact everyone equally. Some groups of Canadians are at higher risk of health impacts. This increased risk can be caused by a number of factors, including:

- Physiological vulnerabilities
- Geographic location
- Socioeconomic factors
- Limited adaptive capacity to respond to climate-related health threats.

Here are a few examples of Canadians within the workplace who are often at higher risk.



Chronic illness

People with chronic illnesses, such as heart disease, diabetes or respiratory issues, face greater risks from air pollution and extreme weather.¹⁵



Women

Women are more often at a pre-existing social and economic disadvantage, making it more difficult to mitigate climate impacts. Pregnant women and their fetuses are at increased risk. Research has shown a link between extreme weather events and pregnancy complications.¹⁶ Women are also often responsible for caring for others, such as children and elderly parents. This can reduce self-care and increase stress.¹⁷



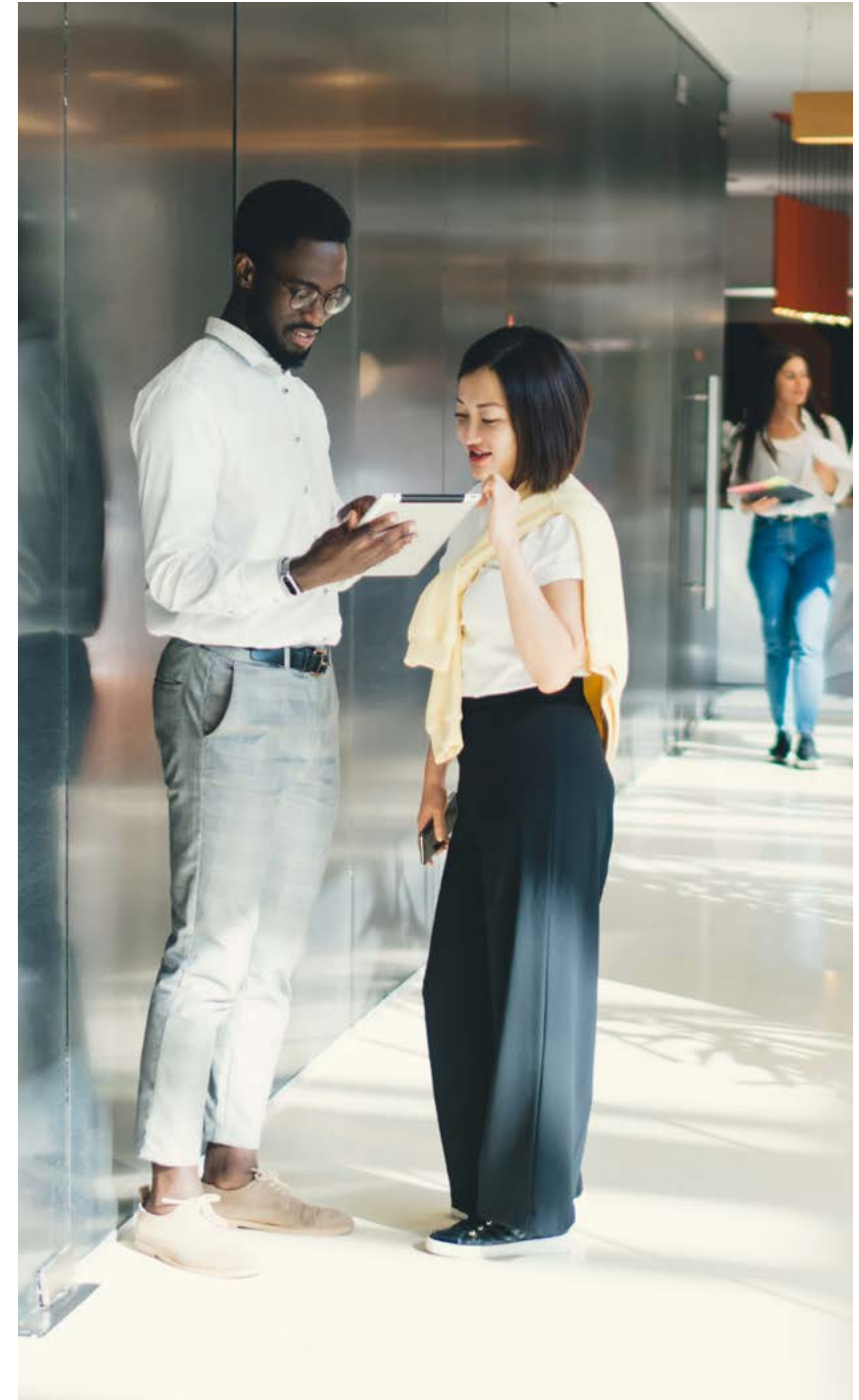
Young adults

Young people exhibit higher levels of depression and anxiety related to climate change.¹⁸



Outdoor workers

Rising temperatures put outdoor workers at higher risk of heat-related illnesses, like heat exhaustion and heat stroke. And poor air quality from increased pollution and wildfires can lead to respiratory issues.





Key insights into climate-related impacts on workplace health

Our research provided many insights from employees and employers about climate-related health impacts and their effect on the workplace. Here's a closer look at the key findings from our employee and employer surveys.

Employee insights

What we learned from our survey of Canadian employees



EMPLOYEE INSIGHTS

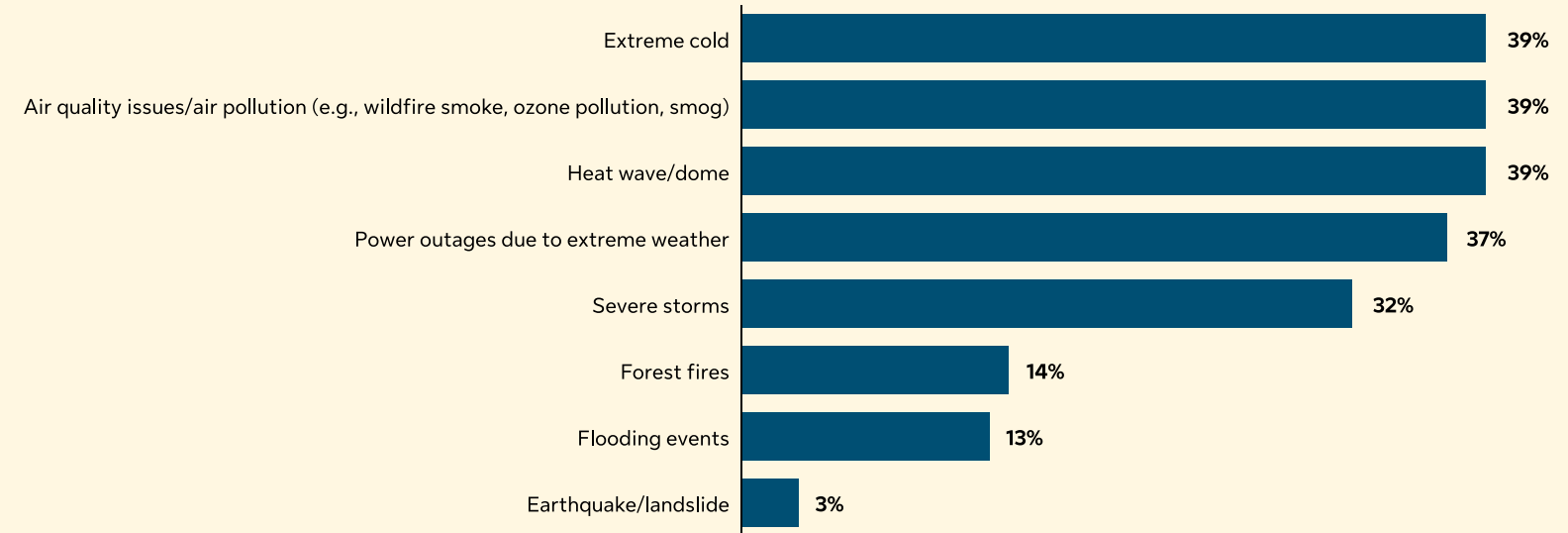
Most employees have recently experienced an extreme weather event

Extreme weather events have been increasing in frequency. Not surprisingly, most employees (**77%**) reported that they've personally experienced an extreme weather event in the last 3 years.

FIGURE 1

Extreme weather events employees have personally experienced

Percentage of employees who have experienced one or more events in the last 3 years



EMPLOYEE INSIGHTS

Climate and extreme weather events are already impacting employee health

A majority (**59%**) of employees said climate change or severe weather events had impacted their **physical health** in the past 3 years.

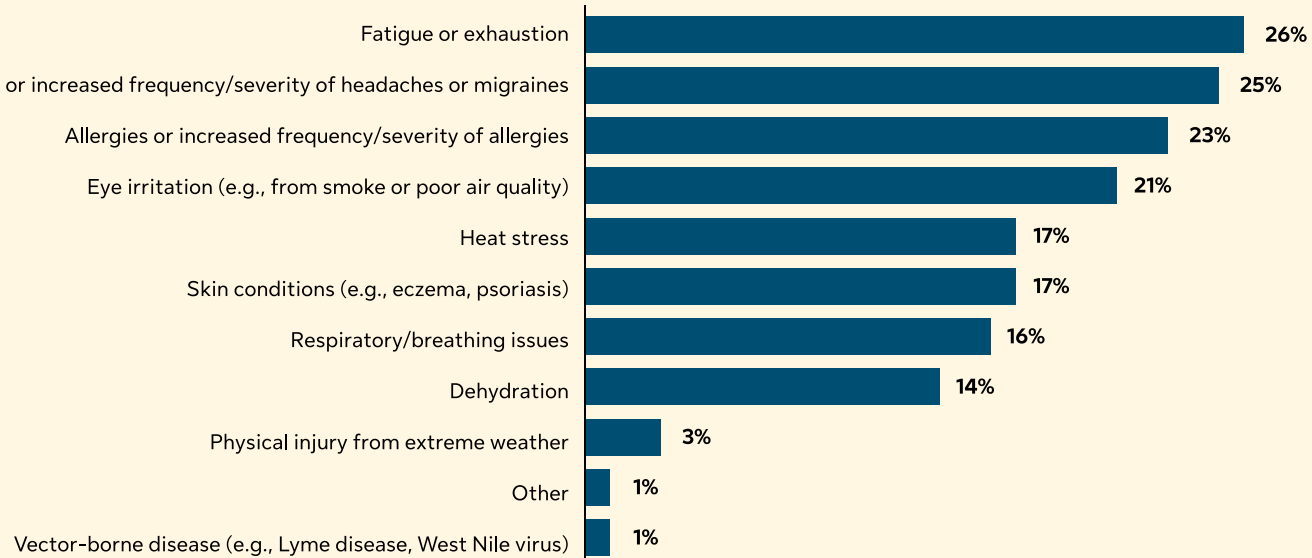
59% of employees say their physical health has been impacted by climate change and extreme weather.

Employees reported many different health impacts. The most common were fatigue/exhaustion, headaches or migraines, allergies, and eye irritation. Heat stress, skin conditions, respiratory issues and dehydration were also reported.

FIGURE 2

Physical health impacts experienced by employees due to climate change and/or extreme weather

Percentage of employees who experienced one or more impacts in the last 3 years



EMPLOYEE INSIGHTS**Mental health**

Almost as many employees (**54%**) reported recent **mental health** impacts from climate-related or extreme weather events. The most common mental health impacts reported were anxiety, stress, and difficulty sleeping.

In recent years, employers have made great progress in raising mental health awareness in Canadian workplaces. Many have also provided greater access to mental health care. However, employee mental health remains a key challenge facing many Canadian workplaces. Based on our Sun Life data, mental health issues account for almost 40% of all long-term disability claims.

54% say their mental health has been impacted.

The climate-related mental health impacts reflected in our research highlight the increasing importance of mental health supports. We will continue to strive to help Canadian employees gain access to the mental health supports they need.

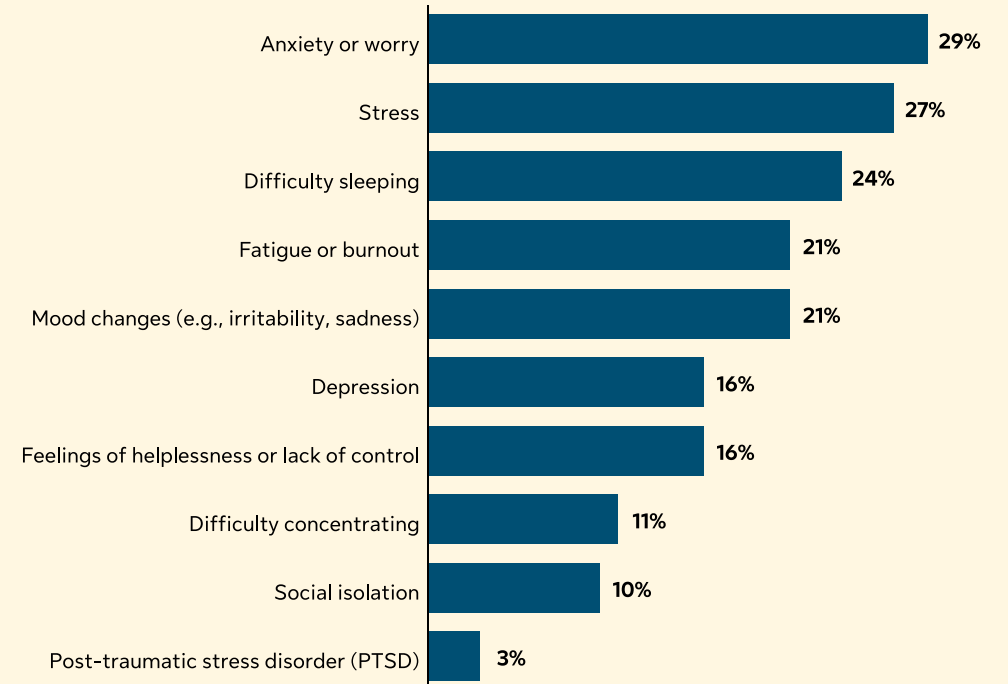


Climate-related impacts on mental health highlight the increasing importance of ensuring employees can access mental health supports.

FIGURE 3

Mental health impacts experienced by employees due to climate change and/or extreme weather

Percentage of employees who experienced one or more impacts in the last 3 years



EMPLOYEE INSIGHTS

Climate worry versus climate anxiety

Climate change worries many Canadians.¹⁹ For some, that worry can become “climate anxiety.” Climate anxiety can involve intrusive thoughts and feelings of distress about the future. It can also negatively impact social relationships and performance at work.²⁰

While not yet a recognized mental illness, climate anxiety is characterized by experts according to a variety of symptoms, as observed by the Mental Health Commission of Canada. These include intrusive thoughts about climate, existential dread, depression, anxiety, feelings of helplessness, and grief.²¹

Employees were asked whether they were experiencing climate anxiety using the following description:

Climate anxiety is fundamental distress about climate change and its impacts on the landscape and human existence that can manifest as intrusive thoughts or feelings of distress about future disasters or the long-term future of human existence and the world, including one’s own descendants.

27% said that they have experienced or are currently experiencing climate anxiety.

More than one-quarter (27%) of respondents said that they have experienced or are currently experiencing climate anxiety. **This was especially prominent among the Gen Z cohort, where almost half (47%) reported experiencing climate anxiety.**



Downtown Saskatoon, Saskatchewan

EMPLOYEE INSIGHTS

Employees in some provinces have been more impacted than others

Our survey found that the degree of climate-related health impacts differed across provinces. Employees in Western Canada and the Prairie provinces were more likely to report health impacts. Respondents in the province of Quebec were the least likely.

Some of this difference relates to the direct impact of weather events. Compared to Quebec employees, Alberta employees were 40% more likely to say they'd experienced a recent extreme

weather event. Wildfires, air quality issues, and heat waves were events cited far more frequently by those in Western Canada.

Despite the unequal experience of climate events across Canada, similar proportions of employees in all provinces reported climate anxiety. Alberta, the Prairie provinces, and Ontario reported slightly higher levels.



FIGURE 4

Health impacts experienced by employees due to climate change and/or extreme weather, by region

Percentage of employees who experienced impacts in the last 3 years

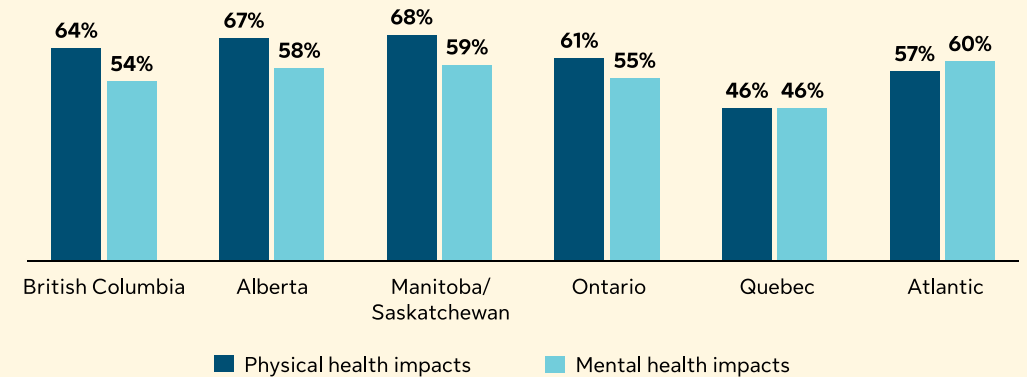
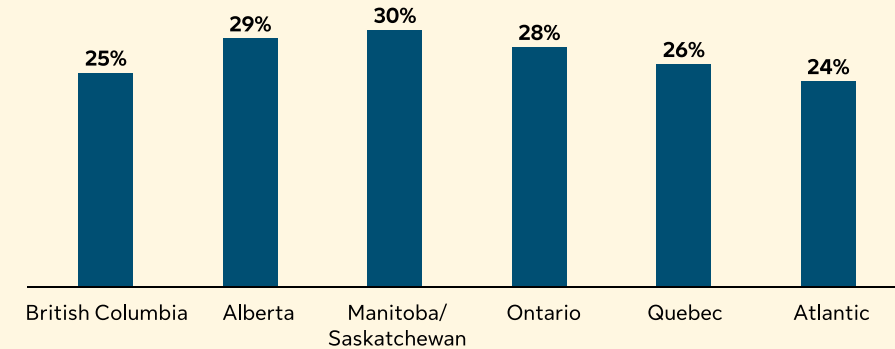


FIGURE 5

Employees who reported climate anxiety, by region

Percentage of employees who have experienced or are experiencing climate anxiety



EMPLOYEE INSIGHTS

Several employee groups are at higher risk

Employees living with a chronic health condition

Employees with one or more chronic conditions were about twice as likely to report climate-related health impacts. They also reported experiencing climate anxiety at twice the rate of those without a chronic condition.

Employees with chronic health conditions were twice as likely to report their physical and mental health had been impacted.

Many of these employees also reported that climate impacts had made their conditions more severe or harder to manage. Clearly, climate and extreme weather have heightened the vulnerability of many Canadian employees with a chronic disease.

Employees most often cited the following conditions that climate and extreme weather made worse:

- Migraines or chronic headaches
- Respiratory conditions
- Allergies.

FIGURE 6

Health impacts experienced by employees with and without a chronic condition due to climate change and/or extreme weather

Percentage experiencing impacts in the last 3 years

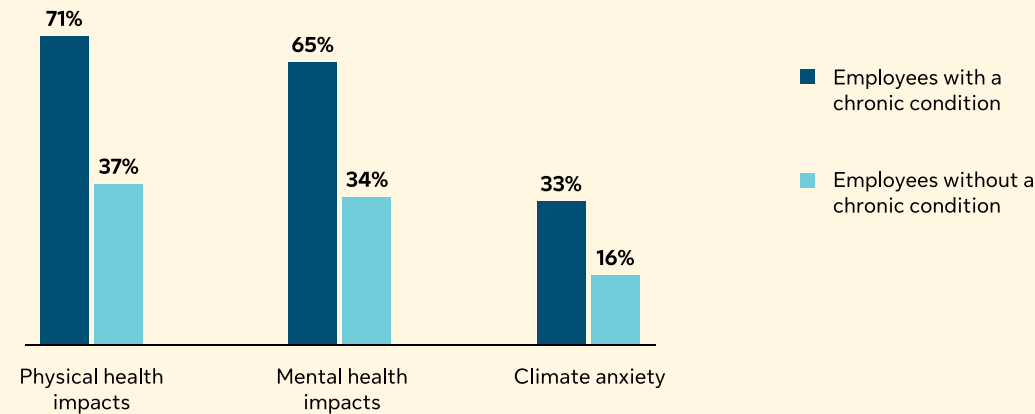
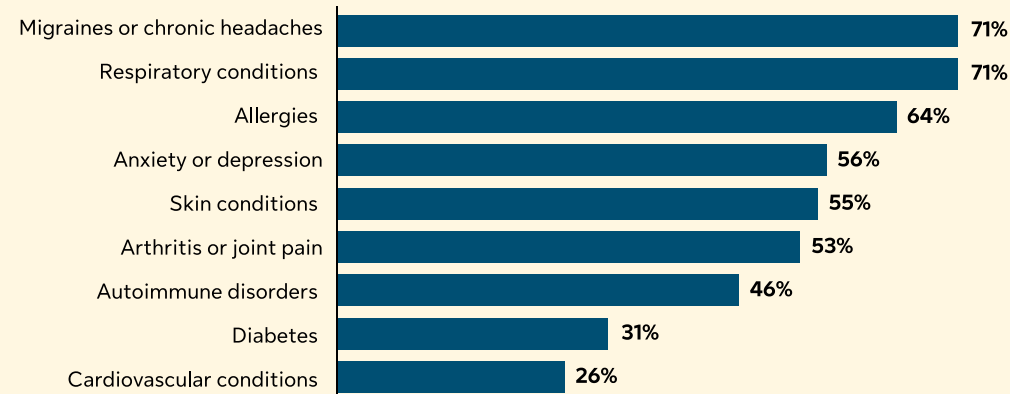


FIGURE 7

Employees who report that a chronic condition has become harder to manage and/or more severe due to climate change and/or extreme weather

Percentage of employees with chronic condition



The challenges posed by climate and extreme weather mean that supporting employees with chronic conditions is more important than ever.

However, a significant proportion of employees with diabetes and cardiovascular conditions also cited impacts.

Based on these results, health supports for employees with chronic health conditions are more important than ever.

The incidence of many chronic conditions is on the rise.²² Fifty-eight percent of Canadian employees with group benefits plans have one or more chronic health conditions.²³ Our recent report, [Chronic disease in the workplace](#), looks at the rising incidence of chronic disease among Canadian employees and the impact on workplaces. Featured in the report are new opportunities to support employees to manage their diseases and live healthier lives.

EMPLOYEE INSIGHTS

Several employee groups are at higher risk

Women

Our survey results show that women were more likely than men to report climate-related health impacts. Women were also more likely to report experiencing climate anxiety.

Women were significantly more likely than men to say their health had been impacted.

Women with chronic conditions were also more likely to say climate and extreme weather had made their condition more difficult to manage and/or worse.

These survey results may reflect the women's health gap. These are the systemic disadvantages that women often face in having their health care needs met compared with men.

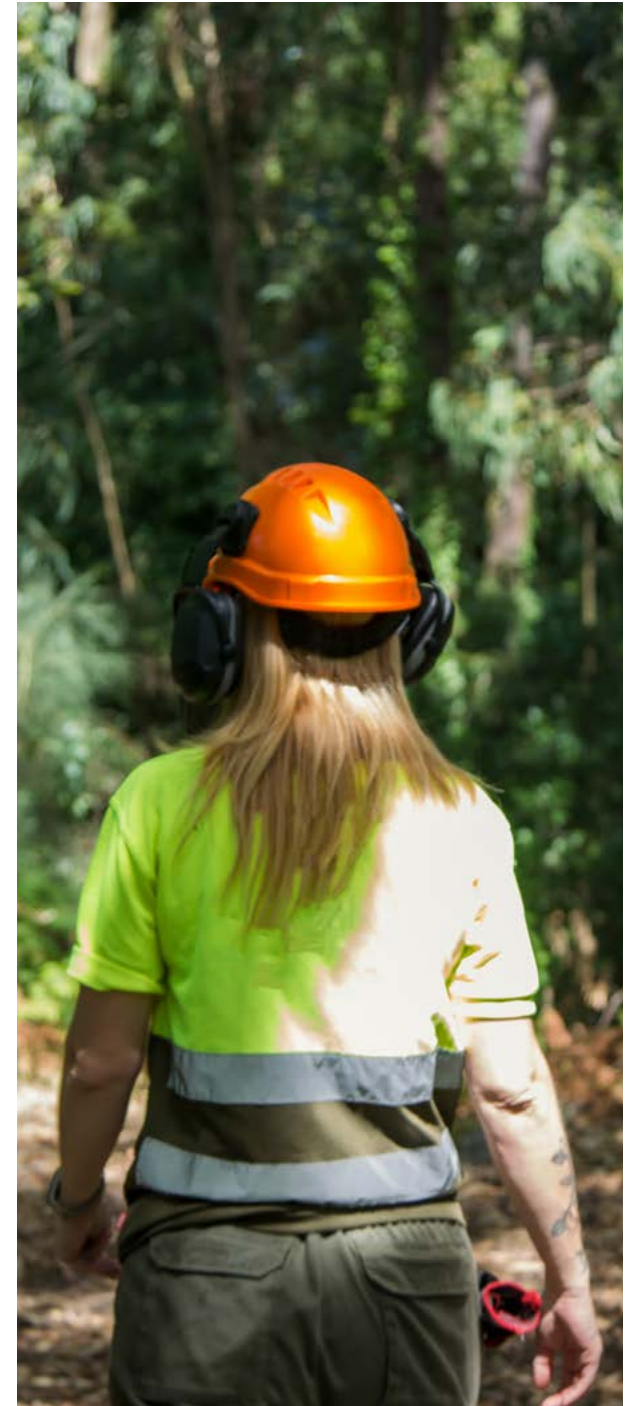
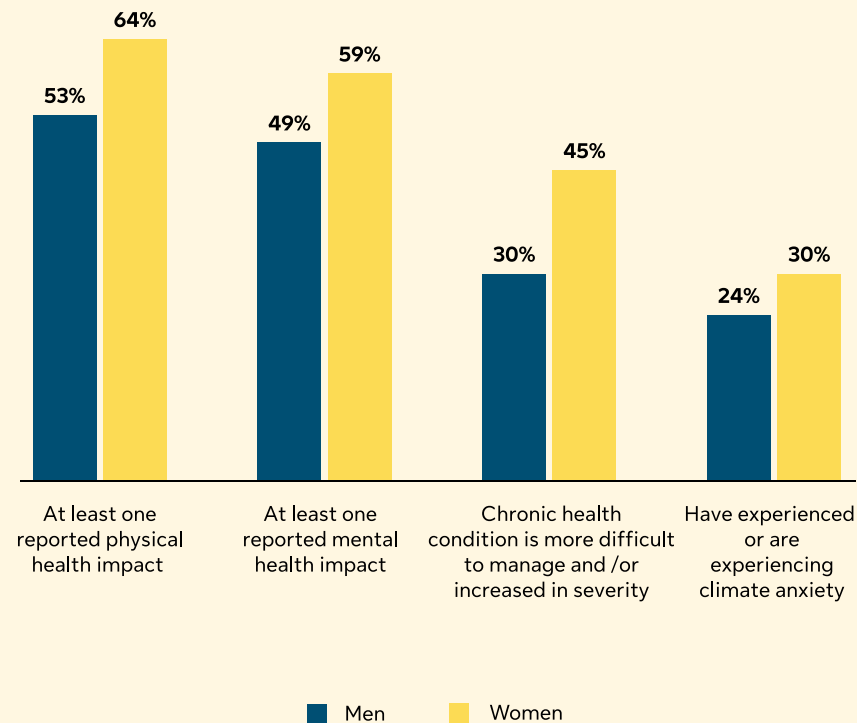
The greater impact on women's health underscores the importance of addressing gender health inequality in the workplace.

Our recent research paper: [The gender health gap: its impact on working women in Canada](#) explores the health gap between men and women. It also identifies opportunities to better support women's health in the workplace.

FIGURE 8

Health impacts experienced by employees due to climate change and/or extreme weather, by gender

Percentage of employees who experienced impacts in the last 3 years



EMPLOYEE INSIGHTS

Several employee groups are at higher risk

Gen Z & Millennials

We found distinct generational differences in our survey results. A greater percentage of younger employees, especially Generation Z, reported climate-related physical and mental health impacts.

The higher rate of health impacts reported by younger generations could partly reflect their greater sensitization to the impacts of climate. Younger employees may be more likely to connect climate impacts to their personal health.

These younger generations are more open to talking about their health, especially their mental health. And they are looking for an employer who shares similar principles to theirs.²⁴

These generational insights are significant. Gen Z and Millennials currently account for over 50% of the Canadian workforce. And as more Gen Z members enter the workforce and older generations retire, this percentage will rise. These two cohorts could represent 60% to 70% of the workforce in 10 years.²⁵

Younger employees were also more likely to report that climate-related health impacts had negatively affected their work. A majority (75%) of Gen Z employees who reported mental health impacts said these had negatively affected their work.

These survey results indicate that climate impacts may be contributing to two already worrisome trends among younger employees:



Climate change may be contributing to two already worrisome trends among younger employees: mental health challenges and rising rates of chronic disease.

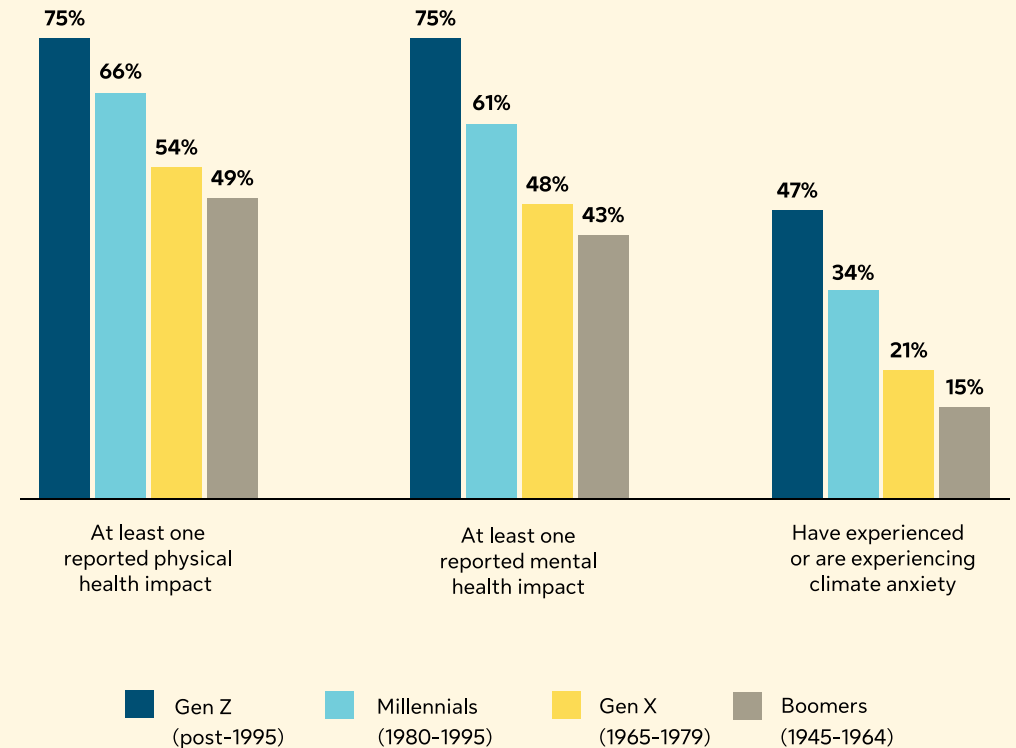
- An increased likelihood of experiencing mental health challenges
- The onset of chronic physical conditions at earlier ages.

Our **Designed for Health** series of reports examines these trends based on the claims data of over 2 million Canadian employees. It highlights opportunities to support younger employees and create healthier workforces.

FIGURE 9

Health impacts experienced by employees due to climate change and/or extreme weather, by generation

Percentage of employees who experienced impacts in the last 3 years



EMPLOYEE INSIGHTS

Many employees say climate-related health impacts affect their work and productivity

Climate and extreme weather events are not just impacting employee health in isolation. These impacts are showing up in the workplace.

Among employees reporting mental health impacts from climate or severe weather, **60% said it had affected their work.**

We found similar results for physical health. Over half of employees (**54%**) **said that physical health impacts had affected their work.**

Many report taking time off, taking frequent breaks and feeling less productive and engaged.

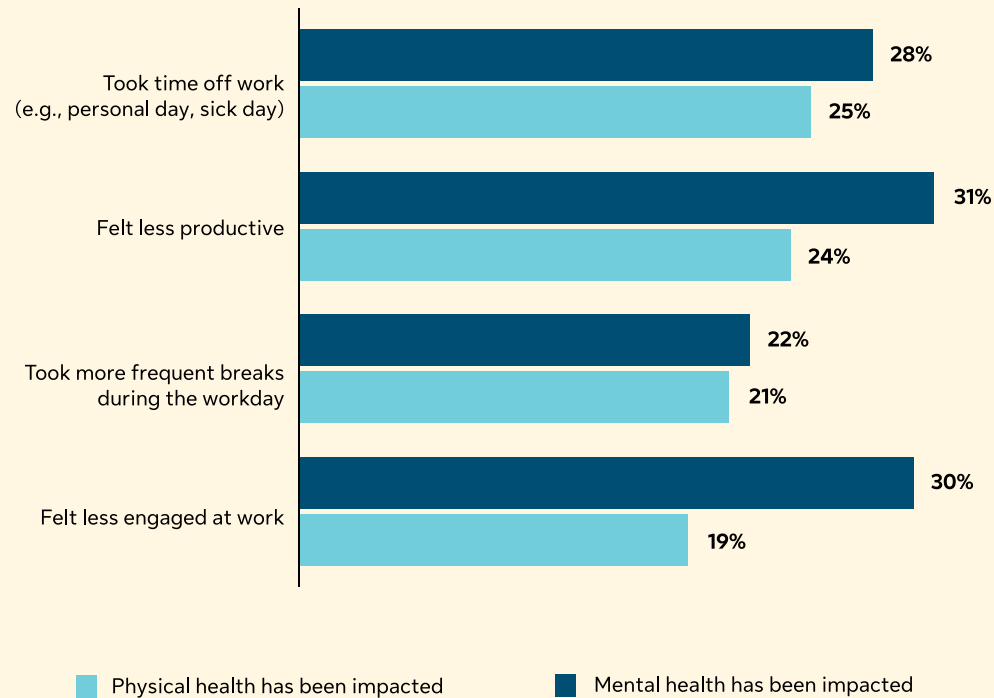
Key productivity impacts included taking time off and feeling less productive and engaged while at work.

Employees with chronic conditions were significantly more likely to report that climate-related physical and mental health impacts had negatively affected their work. Those citing physical health impacts were almost twice as likely to take time off work and feel less productive and engaged.

FIGURE 10

Effects on employee productivity due to the health impacts of climate change and/or extreme weather

Percentage of employees reporting work has been affected



EMPLOYEE INSIGHTS

Many employees are not making the link between health impacts and the support provided by group benefits plans

Despite experiencing climate-related health impacts, many employees lacked awareness of how their benefits plans could support them.

Less than half (46%) of employees agreed that their benefits plan could support them with climate-related health challenges. Slightly more than half (53%) said that their employee assistance program (EAP) could support them with these potential challenges.

The youngest respondents (Gen Z) were most likely to see their workplace benefits as playing a role. This could reflect their more acute concern about the risks they face – especially related to mental health.

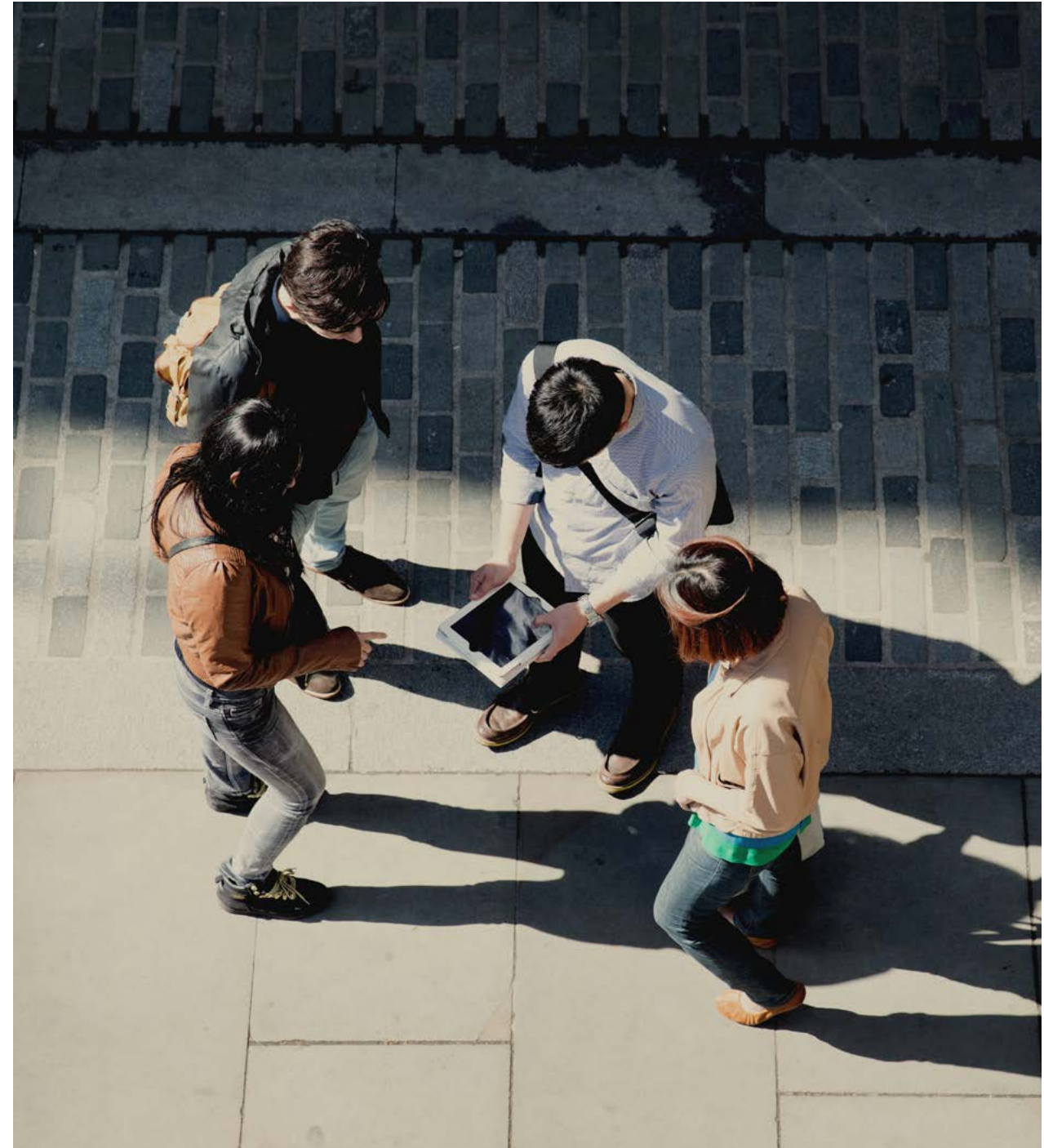
There is a great opportunity to raise awareness among employees around how their group benefits plans can help.

Employers have a great opportunity to support employees by raising awareness of how their group benefits plans can help. The importance of communicating the links between climate-related health impacts and available supports is a key research insight.

FIGURE 11

Employees who believe their benefits plan and/or EAP can help support them

	Total	Gen Z (post-1995)	Millennials (1980-1995)	Gen X (1965-1979)	Boomers (1945-1964)
Benefits plan can help support	46%	56%	50%	42%	42%
Employee Assistance Program (EAP) can help support	53%	60%	56%	51%	53%



Employer insights

What we learned from our survey of Canadian employers



EMPLOYER INSIGHTS

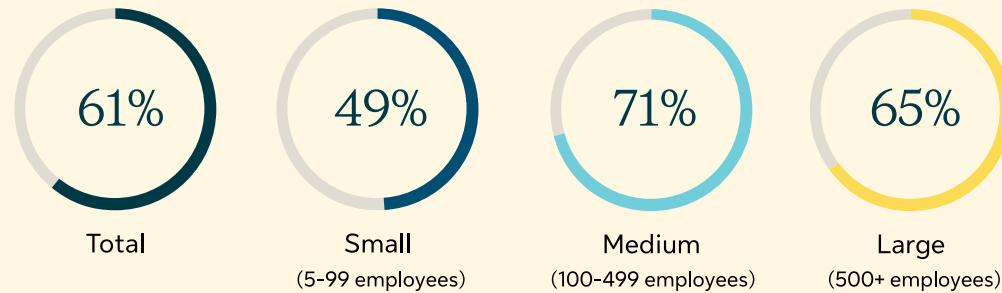
6/10 employers agree climate-related health impacts pose a risk to their organization

We asked employers if climate-related health impacts posed a risk to their organization. A majority (61%) agreed or strongly agreed that it did. This still leaves a significant proportion of employers who do not yet perceive this to be a significant risk. Smaller employers are significantly less likely to consider this a risk than larger employers.

FIGURE 12

Employers who agree climate change's impact to employee health poses a risk to their organization

Percentage who agree/strongly agree



Most employers do not have a plan or strategy to address employee health impacts

Just over half (56%) of employers in our survey said their organizations have an overall plan to assess and manage climate risks. For large employers, this percentage rose to 65%. This likely reflects the greater expectations of public companies to have business continuity plans and a climate resilience strategy.

25% of employers have a plan or strategy to address either the short-term or longer-term impacts on employee health.

While it is encouraging that many employers have an overall climate plan or strategy, far fewer have a plan that includes the potential risks posed to employee health. If we look across our base of survey respondents, only about 1/4 of Canadian employers have plans or strategies to address the impacts of an extreme weather event on employee health, while approximately the same proportion have a plan or strategy that includes longer-term health risks.



EMPLOYER INSIGHTS

Many employers may be underestimating workplace impacts

About half of employers said that climate-related physical and mental health impacts had already affected their workplace. A lower percentage of smaller employers acknowledged any impact. About 1/5 of employers overall perceived a significant proportion of their workforce impacted.

This means that half of employers don't believe or are unaware that their workforce has been impacted. These results are at odds with the experiences revealed in our employee survey.

50% of employers don't believe their workforce's health has been impacted or are unaware of any impacts.

FIGURE 13

Employers who say their employees' health has been impacted by climate change and/or extreme weather

	Total	Small (5-99 employees)	Medium (100-499 employees)	Large (500+ employees)
Employee physical health has been impacted	47%	37%	53%	51%
Employee mental health has been impacted	51%	47%	51%	56%



EMPLOYER INSIGHTS

Many employers may be underestimating workplace impacts

For climate anxiety, about 4/10 employers believed that it had impacted at least some of their workforce. The remainder said that very few or no employees had experienced climate anxiety or were unsure if they had. Again, a lower percentage of small employers reported climate anxiety within their workplace. To ensure consistency, we used the same description of climate anxiety for both the employer and employee surveys.

Employers were similarly split when asked whether climate-related health impacts would become more of a concern in the near future.

54% of employers thought climate-related health impacts would become more of a concern in three to five years. This percentage was lower for smaller employers. Most of the remaining employers said the level of concern for their organization would remain the same.

FIGURE 14

Employers who say that at least some of their employees are experiencing climate anxiety

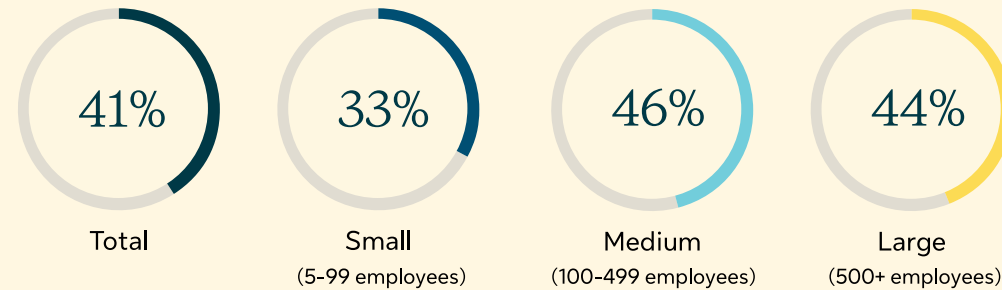
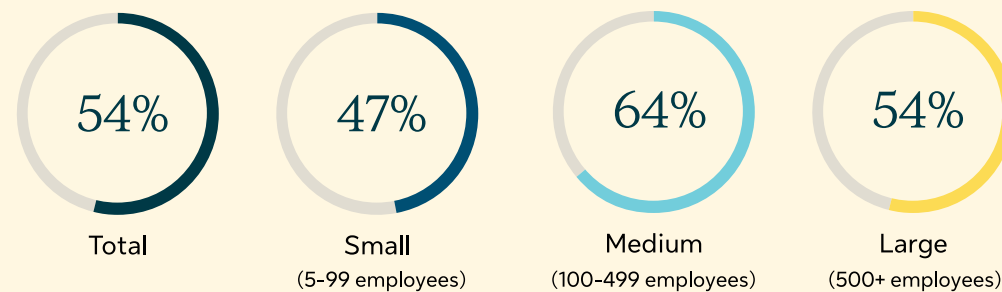


FIGURE 15

Employers who say climate change will become more of a concern for their organization within the next 3–5 years



EMPLOYER INSIGHTS

Employers see the potential for benefits plans to play an important role

About 3/4 of employers agreed that their group benefits plans could provide effective support to meet climate-related health challenges. The percentage was slightly lower for smaller employers.

As we outline in the solutions section of this report, benefits plans can provide many important supports. Much of the opportunity lies in educating employees about how their benefits can help them manage climate-related health impacts.



The role group plans can play is clear to many employers. The opportunity lies in educating employees about how their plan can help.

FIGURE 16

Employers agree group benefits plans can support employees facing health challenges due to climate change and/or extreme weather

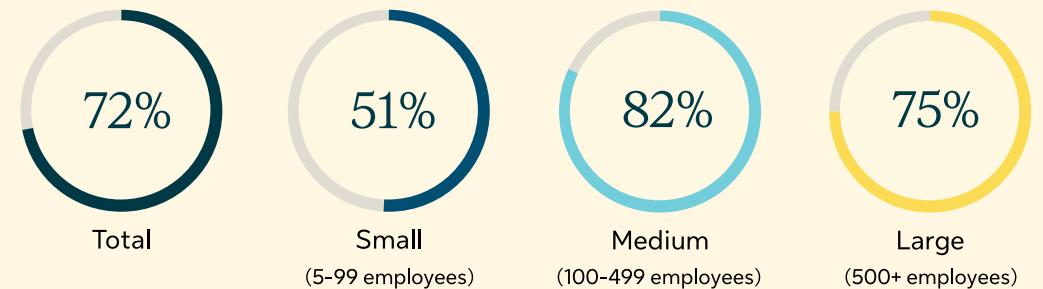
Percentage of employers who agree/strongly agree

	Total	Small (5-99 employees)	Medium (100-499 employees)	Large (500+ employees)
Support for mental health challenges	77%	71%	80%	80%
Support for physical health challenges	74%	66%	77%	77%

FIGURE 17

Employers agree EAPs can support employees and their families with the challenges they face due to climate change and/or extreme weather

Percentage of employers with an EAP who agree/strongly agree



EMPLOYER INSIGHTS

Closing the gap between employer perceptions and employee health impacts

A majority of employees said they have already experienced health impacts related to climate and severe weather events. And yet half of employers said they believe there has been very little or no impact within their organizations.

The gap is especially large for smaller employers, who perceive less risk. These employers may be more vulnerable, as just a handful of impacted employees could affect their operations. With many employees already being impacted, it's important that all employers recognize the risks posed to their organizations.

The good news is that supports are available – and closer at hand than many may realize. A group benefits plan is the foundation for supporting employee health. And it can be the first line of action to creating climate resilience in your workforce.

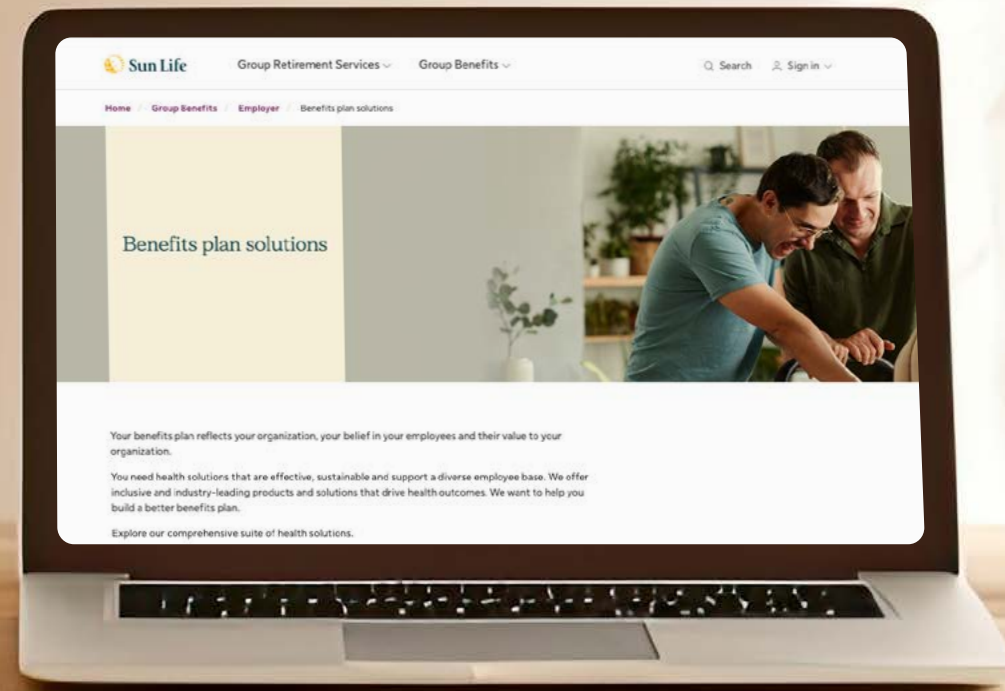
The solution section of this report outlines the role that existing supports available through group benefits plans can play. Helping employees make the links between the challenges climate may pose to their health and well-being and the supports available to them is an important action for all employers to consider.



Confederation Bridge, Prince Edward Island

Solutions

How group benefits plans can help



SOLUTIONS

Group benefits plans are here to support you and your employees

Your group benefits plan plays a critical role in supporting employee health and well-being. This includes support for climate-related health issues.

Many health impacts revealed in our research contribute to some of the most significant health challenges already affecting workplaces. These include mental health, chronic disease, and demographic risks.

Group benefits plans are focused on addressing these challenges, providing many solutions to help employees live healthier lives. Our research revealed that an important first step is helping employees make the link between climate-related impacts and how their plan can help. On the next pages, we've described how many existing benefits plan solutions can do this.



SOLUTIONS

How group benefits plans can help

Your extended health and drug benefits are foundational elements of your group benefits plan. Coverage for medications and health-care practitioners helps your employees maintain good health. This increases their resilience to the potential impacts of climate and extreme weather. And when climate and extreme weather event related health issues do arise, this coverage is there to help provide your employees with the support they need.

But there are additional supports provided by group benefits plans that can also be of great value. Here are several categories of care to consider – along with specific Sun Life solutions for each.



Primary virtual care solutions

Climate and extreme weather events can make in-person access to health care either difficult or impossible. Even temporary events – such as a heatwave or poor air quality – can make in-person access challenging. Ensuring ongoing access to primary medical care is fundamental to health resilience, especially for those with chronic medical conditions.

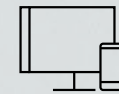
If you have a virtual care solution, remind employees to download the app and enrol. This will ensure quick and easy access when needed in case of a climate-related event. You may want to include climate-related health examples in your organization's virtual care solution communications to help increase awareness.



Employee Assistance Program (EAP)

An EAP can be a critical resource to help employees dealing with the impacts of an extreme weather event. In addition to mental health support, employees can also obtain guidance on financial and legal concerns that may arise. But EAPs are not just for crisis support. They are a great resource to help build employee resilience, providing support for a broad range of issues, including family and relationships, personal finances, and longer-term health issues, such as managing climate anxiety.

SUN LIFE SOLUTIONS



Access to virtual care through Lumino Health

Our [Lumino Health Virtual Care](#) suite of services is provided by Dialogue*. Through a single app, employees can access virtual primary care, the [Employee Assistance Program](#) (EAP) and the [Stress Management and Well-Being program](#) (SM&WB).

Employees get care across physical and mental health, as well as support for financial, legal and other concerns. This one-stop, integrated suite of supports can be especially critical in times of crisis, such as when extreme weather events occur.

The Lumino Health Virtual Care EAP can also be a critical resource for managers. It can provide them with coaching on how best to support an employee in crisis. This includes managing those experiencing an extreme weather event or struggling with ongoing issues like climate anxiety.

* Dialogue is a wholly owned subsidiary of Sun Life Assurance Company of Canada operating as a stand-alone entity.

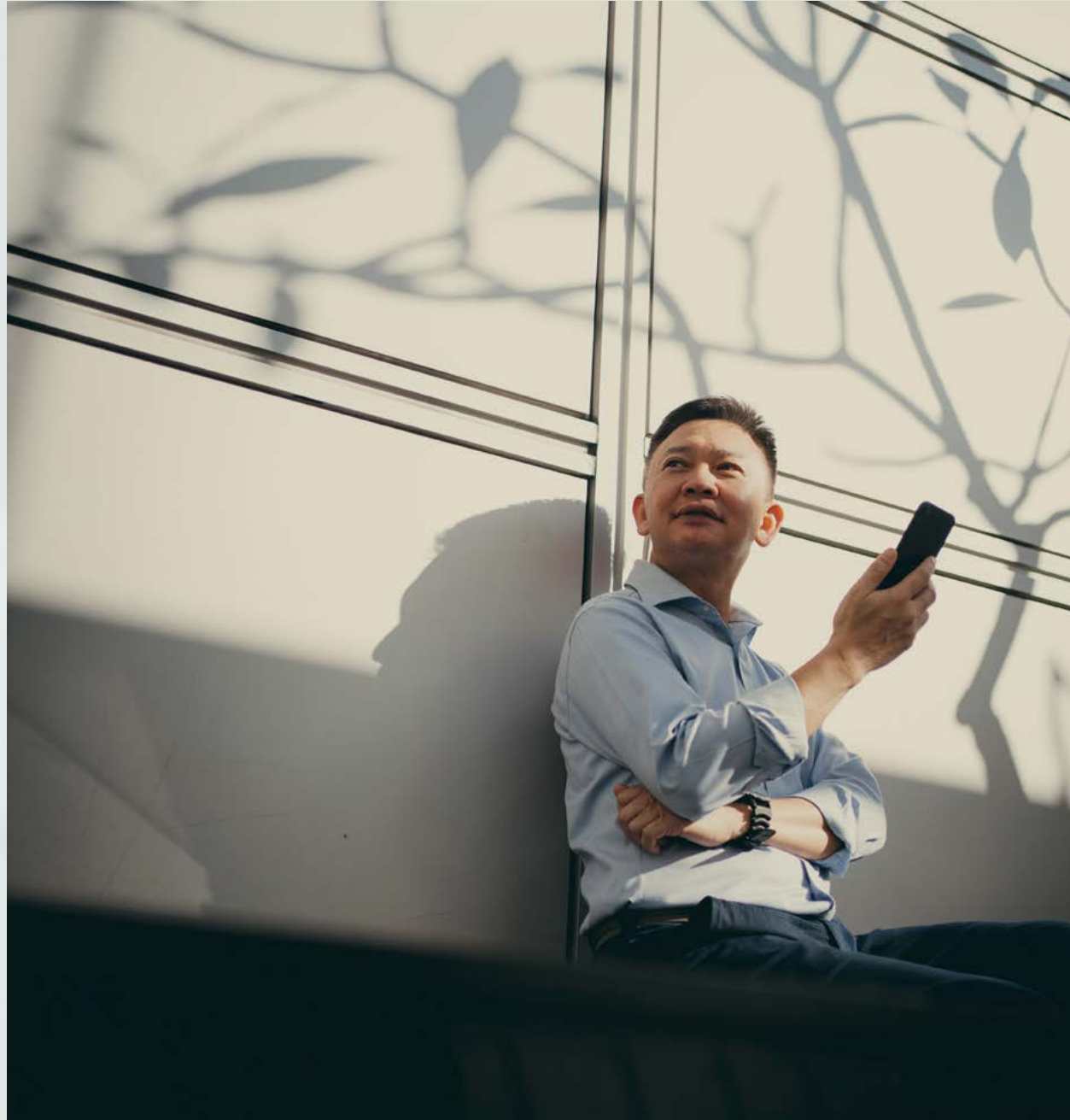
SOLUTIONS

How group benefits plans can help

Mental health support

Mental health issues remain the leading cause of long-term disability leaves. And our research confirms that climate threats are negatively impacting the mental health of employees today. For this reason, it's critical your employees know about the mental health solutions available and how they can help.

It's also important to check that your plan offers adequate coverage for treatment. The Canadian Psychological Association recommends \$3,500 to \$4,000 per year in mental health coverage. This amount covers the average number of sessions required to achieve a therapeutic outcome for people experiencing depression or anxiety.

**SUN LIFE SOLUTIONS****Proactive help for those with mental health risks – Mental Health Coach**

The **Mental Health Coach**, provided by Kii Health (formerly CloudMD), provides a targeted approach to building mental health resilience. The program is proactive and personalized.

Employees work with a licensed health-care practitioner to create a personalized action plan. The practitioner bases the plan on supports available through the employee's group benefits plan, employer, or public health resources. They receive ongoing follow-up to ensure their symptoms are improving. The Mental Health Coach could be a key support for employees experiencing climate-related anxiety that is impacting their work.

SOLUTIONS

How group benefits plans can help

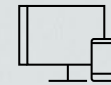
**Online pharmacy**

An online pharmacy can help ensure employees have access to medications and other health-care supplies. After experiencing an extreme weather event, employees can quickly reorder essential medication without having to visit a physical location. Employees who have been evacuated or displaced can have their medications delivered to an alternative address. Online pharmacies are also a great resource to help support treatment adherence through medication management tools and supports. These can help employees stay healthy, increasing their resilience if they were to experience an extreme weather event.

**Chronic disease care programs**

Many chronic conditions can prove difficult to manage without the right support. Research shows that just 50% of those with chronic conditions strictly adhere to their treatment plans. As our survey shows, climate and extreme weather events can make chronic conditions even more difficult to manage. Chronic disease care programs help employees by providing personalized support, education, and guidance.

SUN LIFE SOLUTIONS

**Lumino Health™ Pharmacy*, provided by Pillway****

Our online [Lumino Health™ Pharmacy](#) can be a valuable resource to help plan members manage their health day to day. It can also be an important support for those experiencing an extreme weather event. It includes 24/7 access to tools to help plan members manage their medications as well as autorenewals. No-cost Canada-wide delivery means employees can have their medications delivered to their home or an alternative address in the event they have been evacuated or displaced. Employees also have online access to pharmacists, wherever they are, for medication-related questions. Employees residing in the Province of Quebec, have access to an online platform with pharmacy services provided by Pharmacie Abd-El-Monem Osman, Inc.***

**Diabetes and Respiratory Care Programs**

Our research revealed that employees with a chronic disease are more susceptible to climate-related health impacts. [Lumino Health™ Pharmacy](#) can help by offering personalized care programs to support employees with diabetes, asthma and chronic obstructive pulmonary disease****. Plan members receive targeted communications inviting them to participate in these coaching programs. Participants receive one-on-one support from a dedicated pharmacist, who helps them follow their treatment programs and increase their health resilience. These programs are available at no additional cost to employers or employees.

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* Pharmacy services are provided by Pillway

**SHG Pharmacy Inc. and SHG West Pharmacy Inc., doing business as Pillway pharmacies, are partially owned by Simpill Health Group Inc. For your information, and as a point of disclosure, Sun Life Assurance Company of Canada has partial ownership in Simpill Health Group Inc.

*** The pharmacist owner, Abd-El-Monem Osman, is solely responsible for the operation of the pharmacy and all services offered by the pharmacy.

****At this time, Diabetes and Respiratory Care Programs for Quebec-based plan members are not available. We are currently exploring opportunities to provide Diabetes and Respiratory Care Programs in the province of Quebec.

SOLUTIONS

Sun Life partnership with the Canadian Lung Association

Helping Canadians with lung disease manage climate impacts

We've partnered with the Canadian Lung Association (CLA) to help them expand and enhance their free virtual pulmonary rehabilitation program, [BREATHE Better | Stay STRONG](#). The digital program teaches participants how to better manage their respiratory disease symptoms – and improve their physical activity, daily life function, and mental well-being.

The enhancements to the program include:

- Adding digital education modules to teach participants how to prevent a worsening of symptoms during climate-related events
- Making additional supports available during peak times of the year when climate is likely to impact respiratory health (such as live workshops during wildfire season)
- Transferring the program onto a more robust learning digital online management platform. This lets participants track and save their progress and receive notifications for completion of modules.

SUN LIFE SOLUTIONS



[Sun Life's Respiratory Care Program](#), offered through [Lumino Health™ Pharmacy](#)¹, provided by Pillway², is another important support for employees living with asthma and chronic obstructive pulmonary disease (COPD). It provides personalized, one-on-one coaching by a dedicated pharmacist. Sun Life and the CLA will collaborate to raise awareness of this support, as well as the CLA's enhanced BREATHE Better | Stay STRONG program. These combined initiatives aim to help Canadians with lung disease live healthier lives as well as build resilience to climate-related impacts on their respiratory health.

The Respiratory Care Program is not available to Quebec residents.

Respiratory Care Program services are offered through Lumino Health Pharmacy, an online pharmacy provided by Pillway. When you enroll, you also get access to all the benefits of the online pharmacy services at no cost, including online prescription refills, pharmacist support, and free delivery. Medication coverage depends on your benefits plan.

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¹ Pharmacy services are provided by Pillway.

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Staying ahead of climate-related health impacts

Our research shows that climate and extreme weather events are impacting employee health and workplace productivity today. They are aggravating health risks and trends that have been building in the workplace for several years. These include mental health issues and many chronic diseases. As extreme weather events become more frequent and severe, the impacts on your employees and workplace will only increase.

The generational differences seen in our research are an important insight. Gen Z and Millennial employees report higher levels of climate-related physical and mental health impacts. Together, these two cohorts will make up an increasingly large percentage of your workforce in the years ahead. Applying a climate health lens to support today can position you well for future workforce health, attraction, and retention. This includes both these younger cohorts and other groups who are most at risk.

Group benefits plans are ideally positioned to be the foundation of climate-related health resilience in your organization. As an employer, you can help by:

- Communicating how your group benefits plan can support employee health and well-being in the face of climate and extreme weather events. This includes targeted messaging to those most at risk.
- Evaluating whether your plan provides adequate supports, with a particular focus on higher risk groups.
- Ensuring employees can access health care during climate-related emergencies.
- Exploring additional programs to strengthen employee mental health and resilience.



For more information, talk to your Sun Life Group Benefits representative.

About Environics Research

Environics Research is one of Canada's leading market research and consulting firms, specializing in delivering data-driven insights to help organizations understand and engage with their audiences. With a focus on deep human insights via social values and strategic thinking, Environics Research provides expertise across a wide range of industries, including financial services, telecommunications, government, and non-profits. Environics Research is known to uncover trends, attitudes, and behaviours that drive decision-making. For more information, please visit enironics.ca.

About the surveys

The **employer survey** was conducted among Canadian employers who provide group benefits (n=507). Approximately half of the respondents were people managers with 10 or more direct reports (n=251) and half were senior executives or in C-Suite positions. (n=256).

The **employee survey** was conducted among Canadian employees working full time (n=2,079). Respondents were either individual contributors or managers of teams with fewer than 10 employees.

The surveys were conducted online in English and French during the month of December 2024. The research employed panel sampling in accordance with Canadian Research Insights Council (CRIC) standards. Demographic information, such as region, age, and gender, were closely monitored during fieldwork to approximate Census data. Quotas were employed relating to the number of individuals employed within businesses to ensure that a variety of business sizes could be analyzed within the bounds of statistical significance.





ENVIRONICS RESEARCH

This report provides general information only. It does not provide employment, legal, health, or financial advice. Consult with the appropriate professional advisor to meet your organization's needs.

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- 22 Statistics Canada, *Health of Canadians*, 2023.
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