



# Focus on women's health — emerging trends, effective supports

A Designed for Health report





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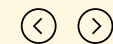
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Women's health supports are close at hand





# Introduction

We've heard from employers across the country that they want to better support the health of women in their organizations. And those with group benefits plans understand the link between employee health and productivity and engagement.

Our research and data analysis reveal that the health challenges experienced by women often vary greatly from those of men.

- Compared with men, women have a greater prevalence of many common conditions, from mental health concerns to migraines.<sup>1</sup>
- While cancer rates are rising among younger employees, they are rising faster in women.<sup>2</sup>
- Women also have reproductive and menopause-related health concerns that can have far-reaching personal and workplace impacts.<sup>3</sup>

This evidence-based report of key health issues highlights where our collective attention can make a significant difference. By drawing on our claims data and proprietary research, we provide data-driven insights into several key health challenges faced by working women, as well as how to best support them. In many cases, these are challenges that can be proactively addressed through resources already available in your existing group benefits plans.

## About this report

This report is part of our **Designed for Health report** series. It provides an analysis of our database of claims from more than 20,000 employers and over 3 million plan members. It also incorporates recent research on women's health, the role of caregivers and the impacts of climate change on workplace health.

The report reflects our ongoing commitment to close the gender health gap and help Canadians live healthier lives. We hope it provides the insights you need to better support women's health in your workplace. As always, we are here to help.



# Key insights

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# More cancer diagnoses at younger ages

Cancer rates among working age women – especially those under age 50 – are significantly higher than they are for men of the same age.

## 2X

A review of Canadian cancer statistics shows that women under 50 have almost twice the incidence of cancer than do men in this age group.<sup>4</sup>

This gap between women and men has widened since the early 2000s. Researchers attribute this mostly to the rise in breast cancer.<sup>5</sup>

We see this gender divide clearly in our data. For employees under age 50, women have more than two times the cancer drug claims of men (Figure 1).

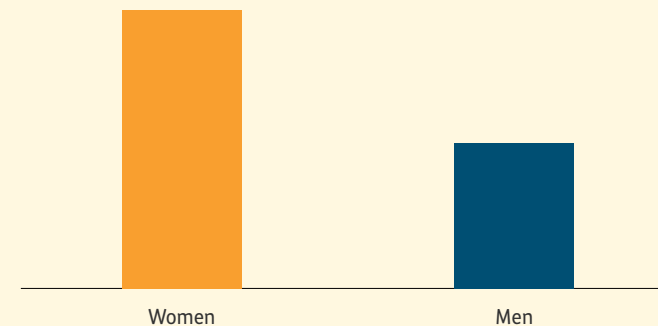
We also see this disparity in our long-term disability data. Women's cancer claims account for a significantly greater proportion of overall disability claims compared with men's (Figure 2).



FIGURE 1

### Cancer drug claims per covered lives

(plan members less than 50 years old)

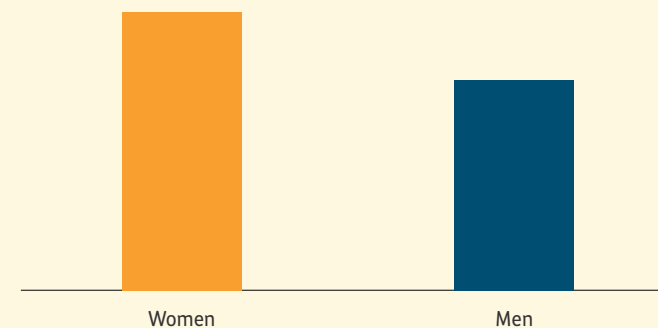


Sun Life data, 2024

FIGURE 2

### Proportion of long-term disability claims that are cancer claims

(new approved claims)



Sun Life data, 2024



# More cancer diagnoses at younger ages



The most commonly diagnosed cancer for women is breast cancer. While it strikes older women (age 50 plus) at much higher rates, a trend to watch is the increased incidence of breast cancer in younger women. The highest increase in Canada in cases over a 30-year period is in women aged 20 to 29.<sup>6</sup>

Age group	Increase in incidence (1984–1988 to 2015–2019)
20–29	45.5% increase (from 3.9 to 5.7 per 100,000)
30–39	12.5% increase (from 37.7 to 42.4 per 100,000)
40–49	9.1% increase (from 127.8 to 139.4 per 100,000)

Source: "Incidence of Breast Cancer in Younger Women: A Canadian Trend Analysis," *Canadian Association of Radiologists Journal*, Volume 75, Issue 4, 2024

While public health education and screening efforts often focus on women over age 50, these findings suggest that younger women are increasingly at risk. They may benefit from earlier and more frequent screenings. Some provinces have recently lowered the age for covered screenings to 40.



## Breast cancer is striking more women at younger ages.

The highest increase in Canada in cases over a 30-year period is in women aged 20 to 29.

## The impacts of breast cancer

Breast cancer is driving the rising rates of cancer for women, and the physical and mental impacts can be profound. Women can experience physical changes from surgery (mastectomy or lumpectomy), hair loss from chemotherapy, weight changes, fatigue and reduced energy levels, and swelling in the arms and chest (lymphedema).

From a mental health standpoint, women may also experience an altered sense of self-image. They may have relationship and intimacy concerns – and experience a loss of confidence. This can lead to anxiety and depression.

Group benefits plans can play an important role in supporting employees living with cancer. For breast cancer specifically, the plans can offer coverage for critical items such as prosthetics, wigs and mental health supports. We outline several supports that employers can put in place to help employees with cancer later in this section.

By offering supports like these, you can help women facing breast cancer maintain their quality of life, manage their health, and feel valued in the workplace during a challenging time.



# More cancer diagnoses at younger ages

## Supporting employees living with cancer

There are several ways that you can ensure optimum support for all employees living with cancer. Here are a few to consider.



- **Drug coverage.** A comprehensive group benefits drug plan can provide access to cancer drugs and specialty medications. While hospital-based cancer treatments are typically covered by the public system, the financial responsibility for take-home cancer drugs can vary across Canada. Residents in one province may experience greater challenges in accessing some medications due to high out-of-pocket costs. Group benefits plan coverage can help ensure employees can access the treatments they need by reducing these financial barriers.



- **Health care navigation.** Services such as virtual care and medical second opinion help employees navigate the health care system, receive a second opinion if needed, and coordinate care.



- **Mental health support.** Easy access to mental health resources, including Employee Assistance Programs (EAPs) and counselling covered by extended health care plans, can help employees manage the psychological impacts associated with cancer diagnosis and treatment.



- **Spending accounts.** Health Spending Accounts and Personal Spending Accounts can help plan members cover the costs of complementary therapies. For example, Health Spending Accounts can help pay for cold cap therapy to reduce hair loss during chemotherapy. Personal Spending Accounts can cover a broad range of expenses such as vitamins, supplements and herbal products.



- **Best practices for return-to-work.** Key return-to-work supports include ongoing communications in advance of a return, workplace accommodation (such as flexible hours and modified duties) and co-worker support. See our Bright Paper report **Healthy Returns** for a more detailed look at these best practices. In addition, our **Return-to-work toolkits** can help you and your employees prepare for return-to-work success.



### Sun Life solutions

After receiving a cancer diagnosis, an employee may feel overwhelmed and confused. They may also face tough choices around treatment or surgery. Receiving another specialist's opinion can help them better understand a diagnosis or learn about treatment risks and options.

**Sun Life Medical Second Opinion, by Dialogue\***, provides dedicated and personalized support services to help plan members navigate these challenging times. These services can help them make informed and confident decisions about their health care and treatment plans.

Our **Changing the face of cancer** Bright Paper report provides a more detailed look at ways you can support employees living with cancer. These include solutions such as patient navigation services, faster access to effective pain relief through pharmacogenomics, and mental health supports.

\* Dialogue, Inc. (Dialogue) is a wholly owned subsidiary of Sun Life Assurance Company of Canada (Sun Life) operating as a stand-alone entity. All representations about the services of Sun Life Medical Second Opinion, by Dialogue are those of Dialogue, Health Technologies Inc., 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.



# How migraines disproportionately affect women

Migraine is a complex neurological disease affecting about **14%** of Canadians.<sup>7</sup> During a migraine attack, symptoms go well beyond headache. They include sensitivity to light, sounds, smells, and movement, as well as nausea, vomiting, brain fog, dizziness, and neck pain. They can last hours to days, and pain can be severe enough to interfere with daily activities. Even between attacks, the brain remains hypersensitive.<sup>8</sup>

Women are three times more likely to experience migraines than men, primarily due to hormonal fluctuations, especially estrogen levels.<sup>9</sup>

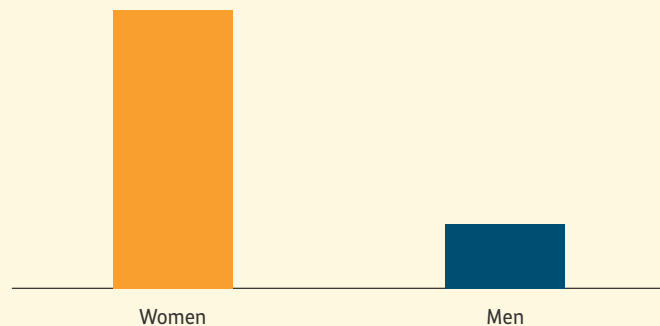
# 3X

Women are three times more likely to experience migraines than men.

We see this gender difference clearly in our drug claims data, where migraine drug claiming is several times greater for women than men (Figure 3).

FIGURE 3

## Migraine drug claims per covered plan member



Sun Life data, 2024





# How migraines disproportionately affect women

## Migraine triggers



Migraine triggers include stress, poor sleep (either too much or too little), skipping meals or not eating enough, some foods, alcohol, caffeine, weather changes, and environmental stressors (air quality, smoking, odours, allergens, bright lights). Anxiety and depression can also trigger migraines.

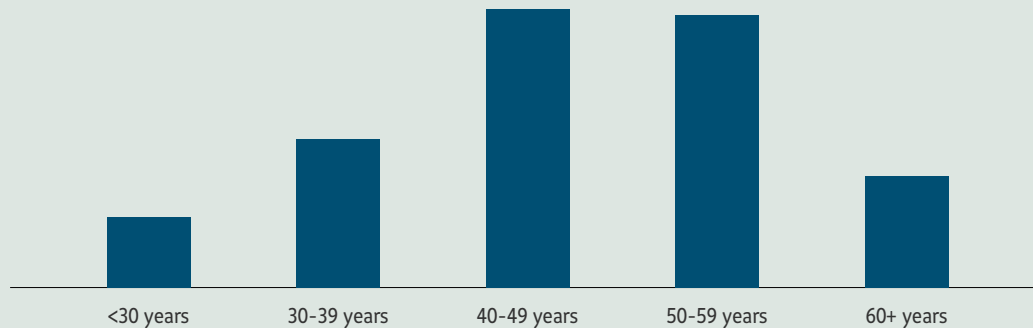
Fluctuations in the female sex hormone estrogen can also be a powerful migraine trigger. Estrogen plays a role in regulating neurotransmitters like serotonin, which are involved in pain pathways, and therefore a pivotal part of migraine mechanisms.

Drops in estrogen levels during ovulation and menstruation may trigger attacks. Conversely, higher levels during pregnancy often reduce attacks. During perimenopause, fluctuations in estrogen often worsen migraines. And attacks often decrease as levels stabilize once a woman no longer menstruates. For that reason, we can also see increased migraine frequency and severity during the transition to menopause.<sup>10</sup>

Fluctuations in the female sex hormone, estrogen, can also be a powerful migraine trigger.

FIGURE 4

### Migraine drug claims per covered plan member (women)

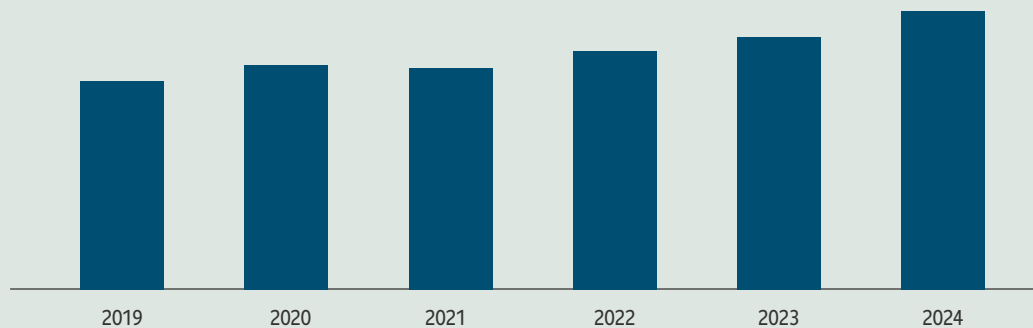


Sun Life data, 2024

Our drug claim data shows that women who fall into the perimenopausal and post-menopausal age groups (40 to 59) have much higher migraine drug claims (Figure 4). In addition to the significant impact of hormonal changes, this can also be a time of life stress when professional and caregiving demands are high.

FIGURE 5

### Migraine drug claims per covered plan member from 2019 to 2024



Sun Life data, 2024

The incidence of migraine has been rising globally, with a corresponding rise in migraine drug claims in recent years (Figure 5). There could be many reasons for this. These might include pandemic-related stress, increases in allergens and poor air quality (wildfires), and changes in weather patterns.





# How migraines disproportionately affect women



## Migraine's workplace impacts

80%

missed days  
of work

36%

missed more  
than 4 or more  
days of work  
per year

25%

reported  
being disabled

Their intense symptoms make migraines a leading cause of workplace absenteeism and lost productivity. For all employees, the disease ranks third in work-related costs after back pain and mood disorders. It surpasses conditions like asthma, diabetes, cancer, and arthritis.<sup>11</sup>

Migraine Canada found that 80% of people with migraine (all severity) missed days of work. Thirty-six percent missed between 4 and 16 days per year, while 25% reported being disabled.<sup>12</sup>

## Supporting employees with migraine

Most group benefits plans include coverage for many migraine treatments. These include prescription medications and other therapies (like massage and acupuncture) that can help manage migraine symptoms and reduce frequency. And cognitive behavioral therapy (CBT) can help individuals change negative thought patterns and behaviors related to pain perception.

You may also want to consider solutions outside of your group benefits plan. These could include:



- **Flexible work arrangements:**

Offer options such as remote work, flexible hours, or quiet workspaces to accommodate employees during migraine episodes.



- **Ergonomic workplace design:**

Implement lighting controls, anti-glare screens, and noise-reduction measures to create a migraine-friendly environment.



- **Education and awareness programs:**

Provide information sessions on migraine management and workplace accommodations for managers and all employees to foster understanding and support.



- **Wellness programs:**

Offer initiatives focused on stress reduction, sleep hygiene, and healthy lifestyle choices that can help manage migraine triggers.



# Mental health disorders – a higher burden on women

Mental disorder claim growth has been consistently strong in recent years for both men and women. However, women continue to have a significantly higher proportion of these claims than men (Figure 6).

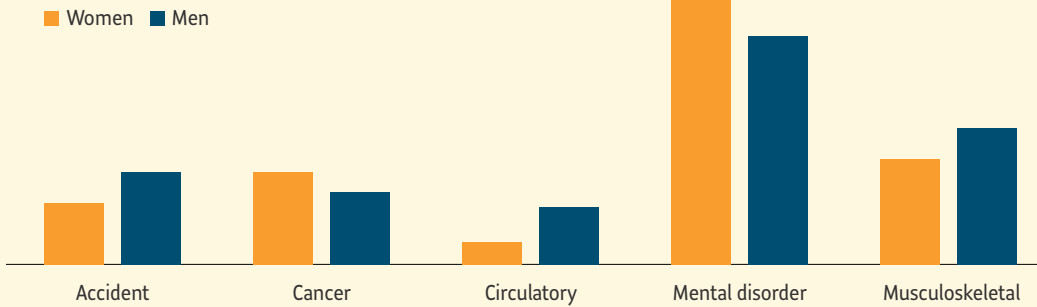
**45%**

of women's disability claims are for mental disorders compared with about 33% for men.

We see a similar story for mental health drug claims. Women have much higher claims – as well as significant growth between 2019 and 2024 (Figure 7).

FIGURE 6

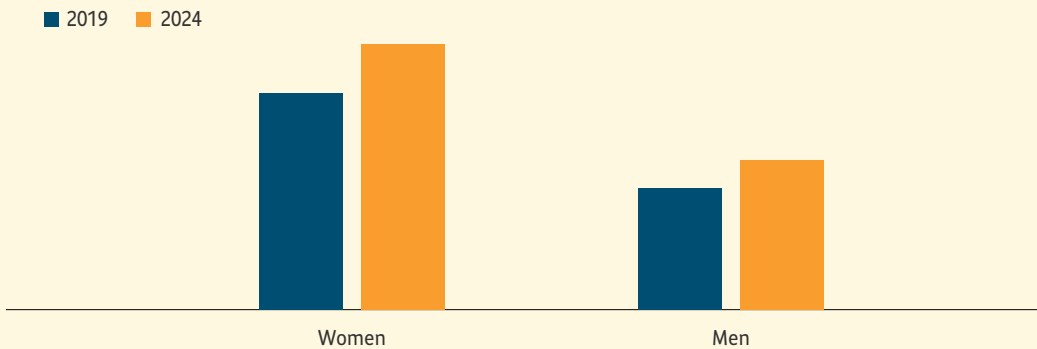
**Proportion of long-term disability claims (new approved claims)**



Sun Life data, 2024

FIGURE 7

**Depression drug claims per covered plan member (2019-2024)**



Sun Life data, 2024

This analysis is consistent with Canadian population data showing that women have a 1.7 times higher prevalence of depression.<sup>13</sup> There can be many reasons for this, including both societal and physiological factors. These might include the strain of multiple caregiving roles and reproductive health issues, such as perimenopause.

In terms of accessing care, research shows that the barriers to mental health care experienced by men and women are often different. Although younger generation of employees are more comfortable talking about their mental health, men still report barriers related to stigma more than women. Women are much more likely to report barriers to mental health care related to availability or accessibility issues. Women report cost as a barrier twice as often as men.<sup>14</sup> They also report a lack of transportation or childcare as barriers.<sup>15</sup>

**2X**

Women report cost as a barrier to mental health care twice as often as men. They also report a lack of transportation and childcare as barriers.





## SPOTLIGHT ON RETURN TO WORK

### Gender differences in returning to work

As we've shown, both cancer and mental health disorders lead to higher rates of disability leave for women than men.

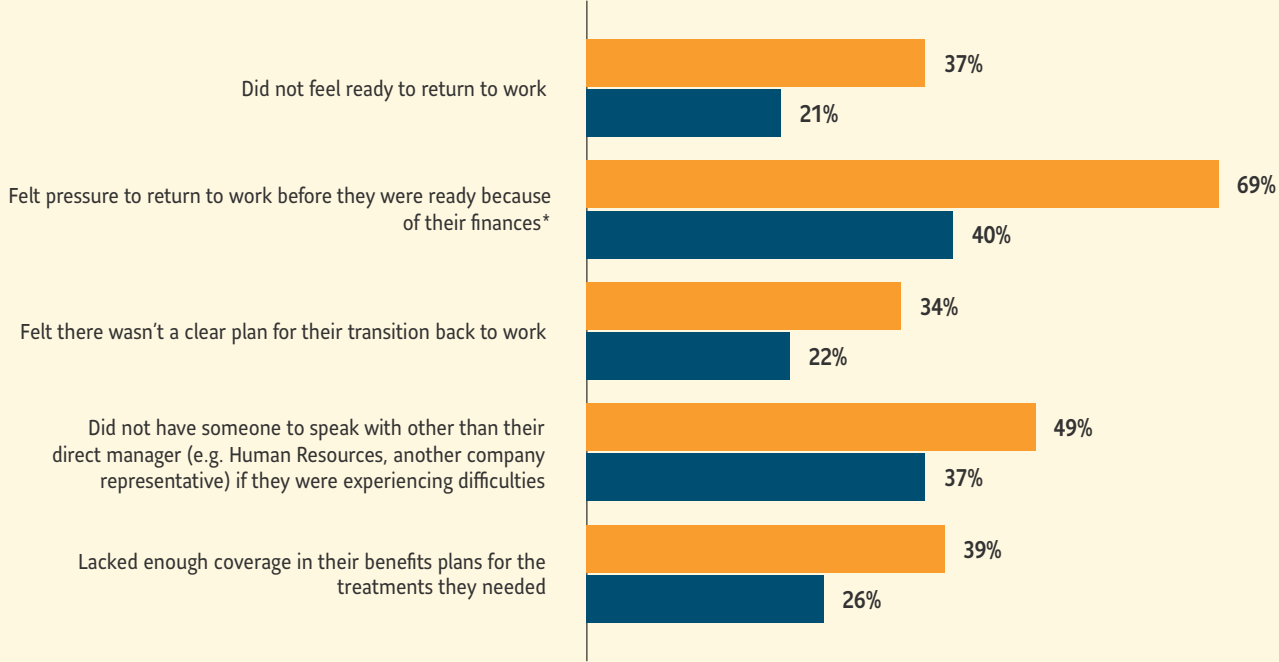
Our research also found that women were more likely than men to report obstacles in their return to work after disability leave. This can impact their physical and mental health, as well as their financial health and careers (Figure 8).

Our **Healthy returns** report provides insights into the return-to-work experience. It includes specific steps you can take to help ensure that returning employees have a successful and sustainable return. In addition, our **Return-to-work Toolkit** – for both employees and managers – can help you and your employees prepare for return-to-work success.

FIGURE 8

### Women experience more challenges in their return to work

Women Men



\* Represents respondents who said they returned to work before they felt ready.

Source: Sun Life/Ipsos, national survey of Canadian employees returning from disability leave, 2023





Sun Life solutions



## Helping overcome barriers to mental health care

Your drug plan and coverage for mental health therapy provide important supports. But there are other Sun Life solutions that can help overcome barriers to care, especially for women. These include virtual care therapy options that provide easier access at no employee cost. Here are three supports to consider.



- **Mental Health Coach.** Mental Health Coach, provided by Kii Health (formerly CloudMD), takes a personalized and proactive approach to mental health. The program engages employees who are at-risk of mental health related absences and prompts them to access care before their symptoms worsen.

Employees work with a licensed health care practitioner to create a personalized action plan. This includes focused recommendations for accessing care, whether through the group benefits plan, employer or public health resources.



- **Integrated, holistic virtual care.** **Lumino Health Virtual Care** suite of solutions, provided by Dialogue\*, breaks down barriers to accessing high-quality primary medical care. With one app, plan members can access virtual care for physical and mental health concerns. For mental health support, plan members can triage into either the Stress Management and Well-Being (SM&WB) program or Employee Assistance Program (EAP) depending on their needs. Plan members complete a brief online assessment and connect with a mental health specialist within minutes. The specialist matches the member to a practitioner most suited to their situation. With SM&WB, this can include collaborative and coordinated care between a mental health and primary care practitioner, including medication prescription and management.



- **Cognitive Behavioural Therapy (CBT) support.** Cognitive behavioural therapy (CBT) is a form of psychotherapy that can help employees manage feelings of distress by changing the way they both think and behave. It's most commonly used to treat anxiety and depression – but it's also been shown to be effective for other mental and physical health problems.

**Lumino Health Virtual Care Employee Assistance Program** (EAP), provided by Dialogue\*, includes short-term coaching sessions for mental health concerns, plus self-directed internet-based cognitive behavioural therapy (iCBT) available at any time at no additional cost to employees. For those who prefer the additional support, coached iCBT is also available. The iCBT coach helps motivate the member to complete the sessions within the topic and helps to set goals.

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# Other chronic diseases – faster growth in women

Chronic disease is no longer just an issue for those in their 50s and 60s. Many employees in their 30s and 40s, and sometimes younger, are living with one or more chronic conditions. Poor diets, sedentary lifestyles, high stress and rising rates of obesity are all factors contributing to the trend.

Our data shows that women may be impacted more than men. This places a further spotlight on the gender health gap that exists in Canada.

## Women’s claims are growing faster than men’s

We looked at claim patterns related to drugs that treat several of the most common chronic physical conditions. Specifically, these were diabetes, high blood pressure, high cholesterol and asthma/chronic obstructive pulmonary disease (COPD) (Figure 9).

Overall, claiming for chronic disease drugs was higher for men. This is consistent with public health data, showing that men have higher incidences of these conditions than women.

**40% Faster**

Women’s claims for diabetes drugs are growing **40% faster** than men’s.

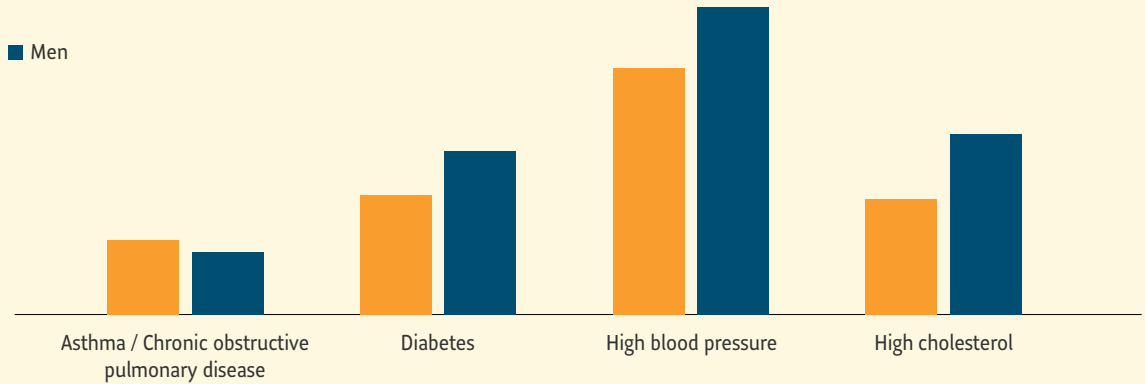
However, an important trend is that the growth of claims was significantly higher among women. This was true for every category except high blood pressure. Women’s claims growth for diabetes drugs in particular was significantly greater – growing **40%** faster than men’s (Figure 10).

Obesity is a clear driver of rising diabetes cases, and obesity rates have risen dramatically in recent decades for both men and women. However, research indicates that having a higher body mass index (BMI) leads to a higher risk of developing type 2 diabetes in women than in men.<sup>16</sup> Women with diabetes also have a higher risk of complications like heart disease, vision loss, kidney disease and depression.<sup>17</sup>

FIGURE 9

### Drug claims per covered plan member

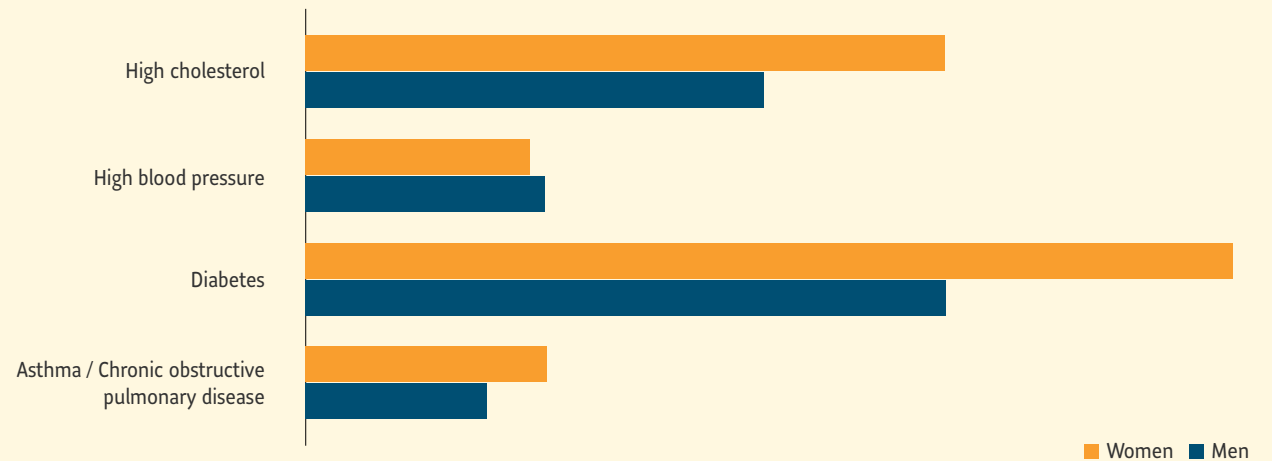
Women Men



Sun Life data, 2024

FIGURE 10

### Growth in drug claims per covered plan member (2019-2024)



Sun Life data, 2024





# Other chronic diseases – faster growth in women

## Rising risk among younger women

When we analyzed both age and gender together, another important trend emerged. Both younger men and women showed significant claims growth across chronic disease drug classes. But the growth among younger women was notably greater in our data.

Diabetes and high blood pressure were two clear examples. Drug claims for men and women under age 30 were at similar levels in 2019. But the growth in drug claims among younger women began to significantly outpace that of younger men by 2024. We also found a similar, but less pronounced trend among women and men aged 30 to 39 (Figure 11).

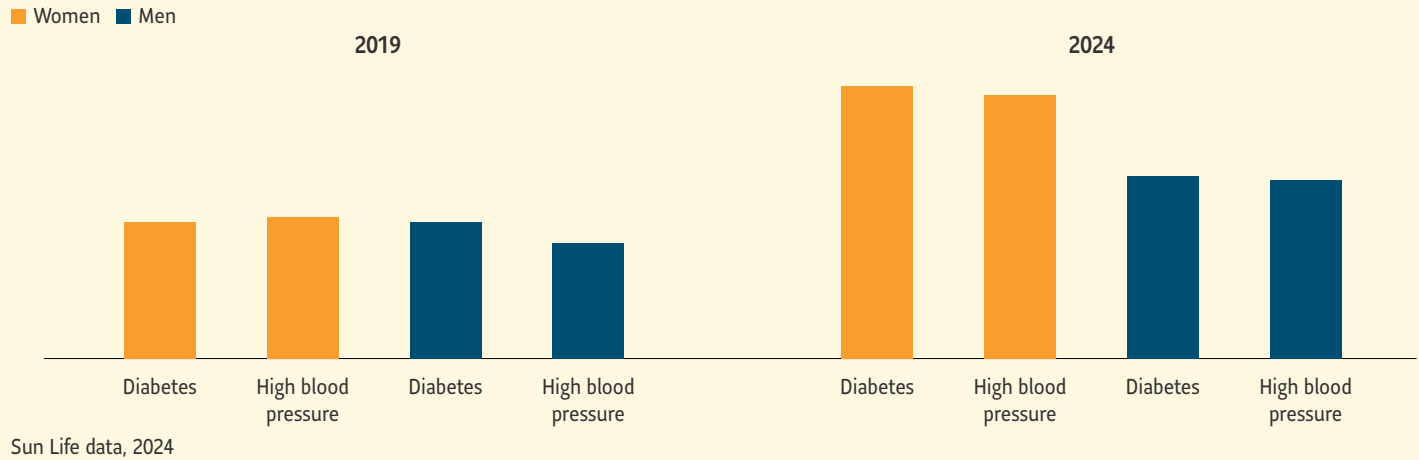


Younger women's drug claims have significantly outpaced that of younger men.



FIGURE 11

### Drug claims per covered plan member under age 30



This trend is consistent with emerging reports of some chronic diseases affecting women at increasingly younger ages. The incidence of heart attacks is one alarming example. Over the past decade, the growth in the incidence of heart attacks in women between 35 and 54 years old was significantly higher than that of men. Indeed, younger women now have the highest growth rate in heart attacks across gender and age cohorts.<sup>18</sup> Certain conditions, like spontaneous coronary artery dissection (SCAD), are more prevalent in younger women and can be a significant cause of heart attacks in this demographic. Pregnancy can also be a trigger for heart complications, which increase during and shortly after pregnancy. These include peripartum cardiomyopathy and SCAD.<sup>19</sup>



Did you know heart disease and stroke are the leading cause of premature death among women in Canada? Early risk factor detection and management can save more women's lives. Try **Heart and Stroke's free Risk Screen tool** and get tips to manage and reduce your risk.





# Other chronic diseases – faster growth in women



## Rising risk among younger women



Younger women now have the highest growth rate in heart attacks across gender and age cohorts.

It's not clear why the incidence of some chronic diseases may be growing faster in younger women than younger men. Poor diet, physical inactivity, smoking (including vaping), and high stress levels are all thought to be contributing factors. One possibility is that childhood obesity causes girls to reach puberty at an earlier age. This can lead to greater than expected weight gain through young adulthood, which can in turn lead to more young women developing chronic diseases such as diabetes and hypertension.<sup>20</sup>

### Learn more about the gender health gap

There remains a gender health gap in terms of treating many chronic conditions. This makes the upward trend in chronic disease among women that much more concerning.

While progress has been made to help close this gap, we still need more woman-specific research and woman-focused diagnostic and treatment protocols.

Our recent research report [The gender health gap: its impact on working women in Canada](#) discusses this in more detail.



# Other chronic diseases – faster growth in women

## The relationship between menopause and chronic disease

Our research on the gender health gap highlighted the significant health challenges women face during perimenopause. New research is also uncovering the potential impact of menopause on chronic disease. Fluctuations in estrogen levels, a key hormone during perimenopause, affect various bodily systems, including brain, heart, and metabolism. They can lead to weight gain, especially around the waist, increasing the risk of developing metabolic syndrome, type 2 diabetes, hypertension and cardiovascular disease.<sup>21</sup> They can also impact brain function and potentially increase the risk of conditions such as Alzheimer disease.<sup>22</sup>

We found evidence of increased chronic disease risk when analyzing our own claims data. We analyzed the drug claiming data of more than 13,000 women over age 40 who began menopause hormone therapy.

Claims for heart disease and diabetes increased significantly during the three years before the women began taking menopause medication. Blood pressure drugs showed the strongest growth. And the count for drugs to treat these conditions remained significantly higher after three years compared with six years earlier (Figure 12).

This analysis supports the growing evidence that chronic disease-related health risks increase substantially in the years before and after women begin experiencing perimenopause.



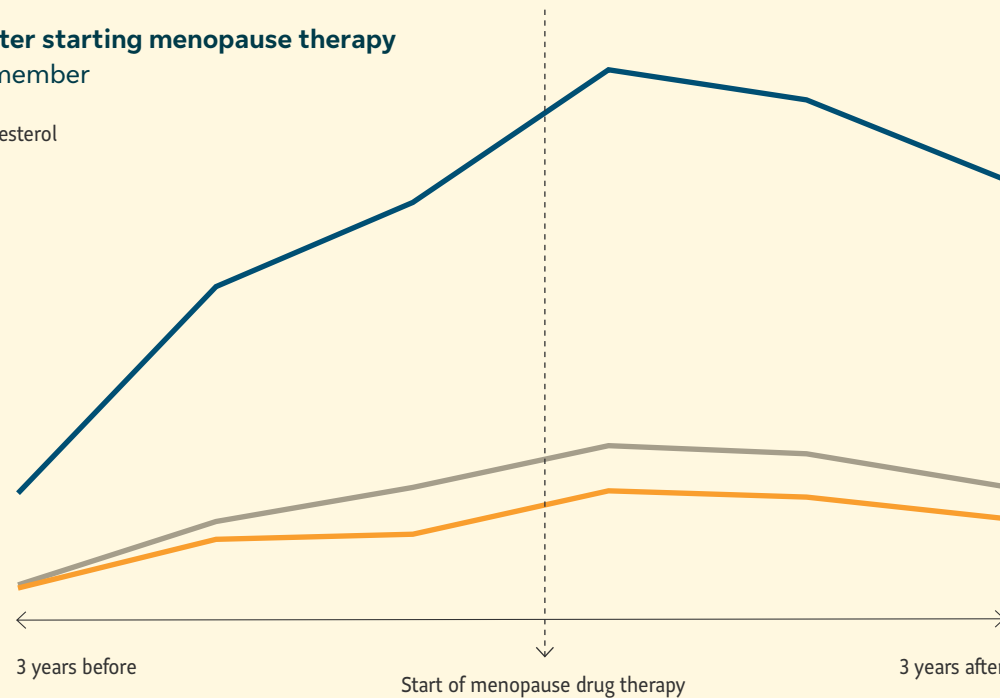
Hormonal fluctuations during the menopause transition may trigger or worsen risk factors for conditions such as heart disease, cognitive decline and metabolic syndromes.

FIGURE 12

### Women's drug claims before and after starting menopause therapy

Number of claims per covered plan member

■ Diabetes ■ High blood pressure ■ High cholesterol



Sun Life data, 2018-2023 (drug claiming data of more than 13,000 women over age 40 who began menopause hormone therapy in 2018)





## Menopause and its impact on women and the workplace

All women experience menopause and the often symptom-heavy perimenopause period that precedes it.

There are more than 30 symptoms associated with the hormonal changes that can occur through the perimenopause phase until a woman reaches menopause. The most common symptoms reported by women are hot flashes and night sweats, but there can be many other debilitating symptoms. These include fatigue, joint and muscle pain, depression and anxiety, and memory issues. This transition to menopause lasts six to eight years on average.

It's a taboo topic, with four in 10 women saying they feel alone with their symptoms – and these symptoms are not benign. Three-quarters of women say their symptoms interfere with their daily lives. For example, a majority of women (80%) experience hot flashes. Of those women, 20% rate them as very severe and causing impairment.

This can have a significant workplace impact. There are more than five million working Canadian women over the age of 40. This means one-quarter of Canada's workforce could be going through perimenopause – or are postmenopausal. And with Canada's aging workforce, that percentage will only increase.

Menopause occurs at a time when many women are assuming a greater career leadership role. This makes it even more imperative for employers to support women at this critical career stage.

# 1 in 10

An estimated 1 in 10 will leave the workforce due to unmanaged symptoms of menopause.

These supports can include fostering a gender inclusive workplace by breaking the silence and the stigma of menopause. Employers can also:

- offer education about menopause
- ensure they have a robust benefits plan
- create policies that are inclusive of the needs of menopausal women.

Sun Life has partnered with the **Menopause Foundation of Canada** (MFC) to raise awareness of women's health and identify ways to better support women in the workplace. The **Menopause Inclusive Playbook** is one such way. It's a practical, five-step guide that can help you take action in supporting the health of women in your workplace.

Source: The Menopause Foundation of Canada, The Silence and the Stigma: Menopause in Canada, 2022





## Sun Life solutions

### Helping employees with chronic disease live healthier lives

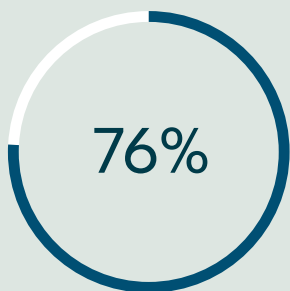
Care Programs through **Online Pharmacy\***, by Pillway\*\*, offer the personalized, comprehensive support employees need to manage their chronic conditions. We currently have effective coaching programs for **diabetes, asthma, and chronic obstructive pulmonary disease (COPD)** at no cost to employers or employees.\*\*\*

Our approach to chronic care management includes:

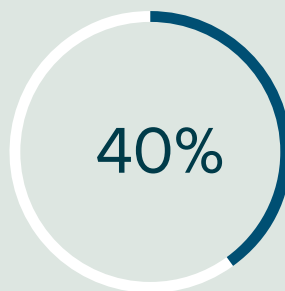
- **Comprehensive assessment:** Enrollees receive a thorough evaluation to understand their specific health challenges.
- **Personalized one-on-one coaching:** Pillway’s pharmacists provide tailored guidance and ongoing support to meet each employee’s needs.
- **Customized care plans:** Employees and pharmacists collaborate to develop individualized strategies for effective self-management, including treatment optimization, proper medication use, and education on related health conditions.

### Our coaching programs are making a difference

By combining pharmaceutical expertise with personalized care, we’re helping to improve the management of chronic conditions and promote healthier lives. The preliminary results from our **Diabetes Care Program** show the potential of our innovative approach:



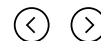
- Approximately **76%** of employees who have completed our program\* have seen improvement in their A1C (a blood test that measures a person’s average blood sugar levels)



- Approximately **40%** of employees who have completed the Diabetes Care Program\* have achieved an A1C in range where deprescribing could be discussed, meaning they are in remission range.\*\*

As part of the expansion of the chronic disease management programming we recently launched the **Can Quit** smoking cessation program for members who vape or smoke cigarettes. This program is offered in partnership with the Ottawa Heart Institute. Like our chronic disease care programs, Can Quit is offered at no cost and includes one-to-one coaching and follow-up with a trained coach.

\* 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.  
 †™ Used under license by Simpill Health Group Inc.  
 ††† At this time, coaching for Quebec-based plan members is not available. We are currently exploring opportunities to provide coaching services in the province of Quebec. Sun Life reserves the right to discontinue the coaching programs at any time without notice.  
 † Employees who have enrolled in and completed LifestyleRx’s 12-week program, as part of the Diabetes Care Program, as of February 2025.  
 †† Defined as achieving specified glycated hemoglobin (A1C) thresholds without any antihyperglycemic medications for a minimum of 3 months:  
 -Remission to prediabetes (A1C between 6.0% and 6.4%)  
 -Remission to normal glucose concentrations (A1C <6.0%)  
 -Remission may not be possible for some individuals with type 2 diabetes. Remission of diabetes is not synonymous with cure. Ask your health-care professional for more information.





## SPOTLIGHT ON CLIMATE

### The impact of climate and extreme weather events on women’s health

There is growing awareness of the impact of climate and extreme weather events on employee health, especially for those with chronic conditions, such as heart disease and asthma.

To understand these impacts better, we surveyed working Canadians and employers across Canada about the health impacts of climate and severe weather events.

Women were more likely than men to report climate-related health impacts. And women with chronic conditions were more likely to say climate change and extreme weather had made their condition worse or more difficult to manage (Figure 13).

Women are more often at a pre-existing social and economic disadvantage, making it more difficult to mitigate climate impacts. Women are also often responsible for caring for others, such as children and elderly parents. This can reduce self-care and increase stress.

You can learn more about these impacts in our recent research report, [How climate and extreme weather events are impacting workplace health in Canada](#). The research also highlights ways in which group benefits plans can help address these emerging health risks.

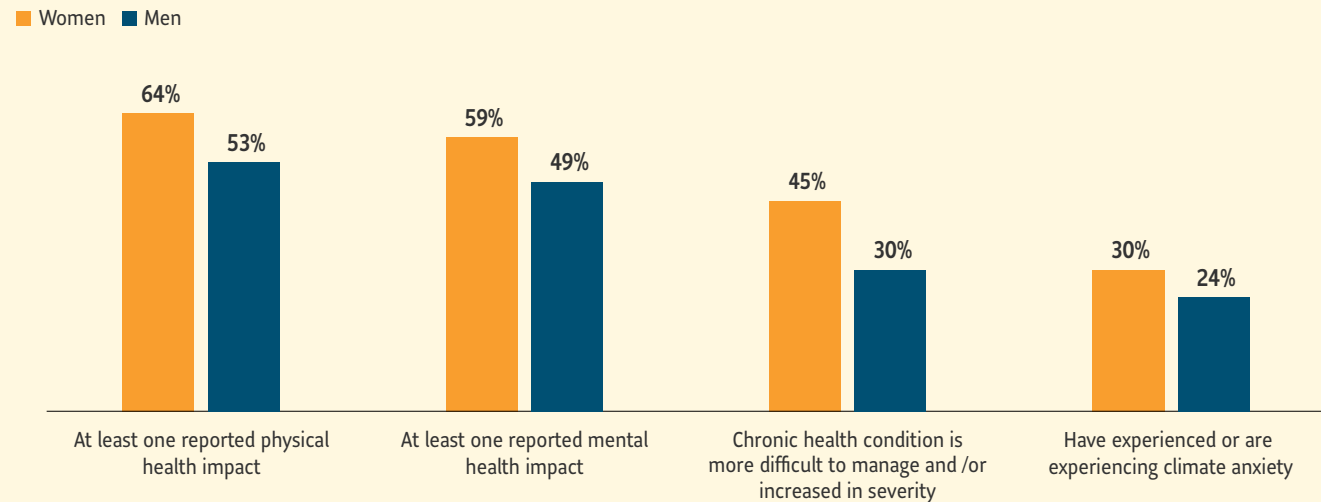


Climate change and extreme weather are making it more difficult for women to manage their chronic conditions.

FIGURE 13

#### 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



Source : Sun Life/EnviroNics Research, national survey of Canadian employees, December 2024





# Support for women's reproductive health

Women's health is far more than reproductive health, but women face many unique challenges in this area. And because of stigma, lack of research, and gender bias, women's reproductive health needs and experience through their perimenopausal years are often underserved.

The table below provides an overview of the most common reproductive health issues at different life stages. It also highlights potential health supports\* available through extended health care coverage, health spending accounts (HSA) and personal spending accounts (PSA).

While your group benefits plans may already cover many of the supports suggested, awareness is critical. Communication of these supports to women in your workplace can help ensure they can access them as needed.



## Reproductive age (typically late teens to late 40s)

### Potential health conditions

Premenstrual syndrome, dysmenorrhea, menorrhagia, uterine or ovarian diseases (such as cancers and endometriosis) and infertility

### Potential health supports\*

Menstrual products, oral contraceptives and contraceptive devices, fertility drugs, fertility procedures, smoking cessation (related to fertility), acupuncture, mental health support, naturopathic support



## Pregnancy

### Potential health conditions

Anxiety, hormone-related depression, physical discomfort, gestational diabetes

### Potential health supports\*

Mental health coverage, chiropractors, osteopaths, and physiotherapists (primarily pelvic floor specialists), dieticians, midwives, doulas and birthing centres, naturopathic support



## Post-partum

### Potential health conditions

Physical recovery process, hormone imbalances, depression, lack of sleep

### Potential health supports\*

Mental health treatments for depression, coverage for pelvic floor specialists, incontinence supplies, breast pumps, lactation consultants, naturopathic support



## Perimenopause and post-menopause (typically mid-40s to mid-50s)

### Potential health conditions

Menopausal symptoms, increased risk of heart disease, osteoporosis, mood and sleep disorders, pelvic floor issues, the genitourinary syndrome of menopause (GSM)

### Potential health supports\*

Hormone therapy, antidepressants, cognitive behavioural therapy, pelvic floor physiotherapy, acupuncture, mental health support, naturopathic support, sleep and nutrition coaching

\*These are examples only and not intended to be health advice. Please speak to your physician or health care provider about options that are appropriate for you.

## SPOTLIGHT ON ENDOMETRIOSIS

### Endometriosis: A condition affecting millions of Canadian women

Endometriosis is a chronic condition affecting approximately 1 in 10 women in Canada, impacting nearly 2 million people.

Despite its prevalence, awareness of this condition remains low, including among many primary health care providers. This, along with taboos around women's reproductive health in general, are reasons why it takes on average 5 years to receive a diagnosis of endometriosis.

# 2X

Women with endometriosis are twice as likely to report taking sick leave and more than twice as likely to have taken 10 or more days of sick leave during the previous year.

Endometriosis is a complex condition that occurs when tissue similar to the uterine lining grows abnormally outside the uterus, most commonly in the pelvic area. The condition can cause a range of debilitating symptoms, including pain, bowel and bladder issues, fertility issues and fatigue. These symptoms can significantly impact daily life, work, relationships, and mental health.

Treatment options are diverse and may include surgery, medications to manage pain and hormonal balance, and complementary therapies. Benefits plans can play an important role in supporting women living with endometriosis by providing coverage for medications and therapies, including mental health support.

In the workplace, accommodations can make a significant difference and greatly help employees manage symptoms and improve productivity. Accommodations include:

- Flexible work schedules (including work from home)
- Adequate breaks
- Modified physical loads
- Access to nearby bathrooms
- The ability to rest or use heat packs as needed

Source: The Endometriosis Network Canada





## Sun Life solutions

### The far reach of virtual care in supporting women's health

Lumino Health Virtual Care platform services, provided by Dialogue\*, provides access to a team of Dialogue's nurses, nurse practitioners and doctors.

It plays an essential role in responding to women's unique health needs during all life stages, from puberty and reproduction to menopause.

Here are some of the ways the program can help.



#### Sexual and reproductive health

- contraceptive counselling and prescription, including emergency contraception
- human papillomavirus infection (HPV) counselling and vaccination prescription
- menstrual and sexual health
- gender-affirmation care



#### Family Building

- preliminary investigations of infertility
- initial pregnancy care and postpartum care
- breastfeeding support



#### Menopause and hormonal health

- puberty care
- menopause care (renewal of hormone therapy, non-hormonal treatment of hot flashes)
- referral to gynecology for in-scope conditions (including initiation of menopausal hormone therapy)



#### Preventive care

- referrals for cervical cancer screenings
- referrals for mammogram and other age-related health screenings

\* Dialogue, Inc. (Dialogue) is a wholly owned subsidiary of Sun Life Assurance Company of Canada (Sun Life) operating as a stand-alone entity. All representations about the services of Sun Life Virtual Care, 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.





## The impact of caregiving on women's health

Our society has encouraged a more equal sharing of things such as housework and childcare between genders. But when it comes to unpaid caregiving and domestic work, women still play a dominant role. And that role is having an impact on women's health.

We partnered with the Canadian Association of Retired Persons (C.A.R.P.) to better understand the experience of Canadians who provide unpaid caregiving.<sup>23</sup>



### Women's role as caregivers can put their health at risk

# 50%

- 50% more likely to report **being caregivers**

# 2X

- About twice as likely to report having **complex caregiving roles** (such as caring for both an adult child and their own aging parents)

# 43%

- 43% say their caregiving role causes them **significant stress** (versus 26% of men)

# 2X

- About twice as likely to say their caregiving role makes taking care of their own health **very challenging** (28% vs. 15% of men)

# 50%

- Almost 50% more likely than men to have **left employment** due to the demands and strain of their caregiving role (22% vs. 15% of men who are caregivers).



## The impact of caregiving on women's health



### How employers can support employee caregivers

With caregiving's potential impacts on workplace productivity, disability rates, and retention, employers have a vested interest in providing supports. Here are a few key ones to consider:

- ✓ **Flexible work.** Implement or expand flexible work arrangements, to reduce the time and scheduling stress on employee caregivers.
- ✓ **Virtual care.** Consider the addition of virtual care health services to your group benefits plan. This can replace visits to urgent care clinics and reduce time for the delivery of mental health care.

- ✓ **Communication of existing supports.** Clearly communicate the important support that may be available to employees through the workplace. This includes Employee Assistance Programs and coverage for physical and mental health services through your group benefits plan.
- ✓ **Personal days and leaves.** Consider providing additional paid personal days that employees can use for their caregiving responsibilities, their own self-care or respite. Ensure that employees who take extended leave (under employment laws) feel fully supported and that you welcome them back with a smooth return to work.

Our research report, [Supporting the supporters: Unpaid caregivers in Canada](#), provides a more detailed analysis of the caregiving role and its health and work impacts.



## Women's health supports are close at hand



Women have many different health support needs than men – and as outlined in this report, many of these supports are already part of your group benefits plan. Awareness of gender health differences – and communication of the resources available – can ensure the women in your workplace can access the help they need.

A great place to start in improving women's health is our **Women's Health Toolkit**. It's a no-cost, comprehensive resource designed 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 playbooks and guidance to tailor benefits, reduce stigma, and communicate the supports available.

### Working together to support women's health

Supporting their health isn't just right—it's smart business. Prioritize women's health initiatives for a stronger, more productive workplace. Learn how with our **Women's Health Toolkit**.



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



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## Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. TL1242-E 10-25 np-dm