Frequently asked questions (FAQ)

Sun Life Virtual Care, by Dialogue

Overview

1. **What is Virtual Care?**

   Virtual Care gives members and their eligible dependents access to professional healthcare services to address non-urgent physical and mental health concerns:

   - 24/7 access to health and wellness resources and appointment booking for a virtual consultation with the healthcare practitioner that meets their needs (as permitted in each province [1]).
   - Once connected with Dialogue's nurse practitioners or medical doctors [1], plan members can get lab requests, diagnoses and prescriptions, discuss treatment options and receive specialist referrals, care navigation, and more.
   - Members can also connect with a Mental Health Specialist (MHS). After assessing the member's needs, the MHS will refer them to appropriate external resources including clinics, specialists, and community resources.

2. **What hours can plan members access the service?**

   Access to appointment booking and health and wellness resources is available 24 hours a day, seven days a week, via the Sun Life mobile app. Members can schedule an appointment with a Dialogue healthcare practitioner, typically within 24 hours.

3. **What services are covered under Virtual Care?**

   Virtual care appointments for a variety of non-urgent health concerns are available, including physical health care and mental health support.

   Virtual Care also plays an essential role in responding to women's unique health needs during all life stages, from puberty and reproduction to menopause. One of the ways the program addresses the gender health gap is by offering a comprehensive menopause care journey to support members through all phases of the menopause transition. This includes virtual consultations within one week of requesting support with healthcare practitioners who received additional training in menopause and have the ability to prescribe menopause hormone therapy (MHT).

   Lastly, other services are available at an additional cost for plan members. This is made clear to plan

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[1] The practitioners and services available may vary by province and are based on regulatory and licensing requirements. Dialogue's nurse practitioners and medical doctors provide virtual care services and referrals for eligible conditions. Practitioners abide by federal and provincial virtual care regulations that apply to telemedicine.

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Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

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members before they proceed. It may include virtual specialist appointments (e.g., registered dietitians).

Please check this section for more details on the health concerns covered by Virtual Care.

4. **Does Virtual Care offer prescription delivery?**

   Yes. Members can move seamlessly between health services. For example, following a virtual consult with a healthcare provider, if prescribed medication, they have the choice of filling the prescription through the Online Pharmacy, by Pillway [2] service - all without leaving the Sun Life mobile app.

5. **What healthcare providers are available through Virtual Care?**

   Dialogue provides virtual access to nurse practitioners and medical doctors (as permitted in each province [1]) who comply with their regulatory associations and colleges. The service may also refer plan members to other professionals, such as mental health specialists.

   Members can also consult with Registered Dietitians and Psychologists for an additional cost.

Plan Member Access and Experience

6. **Do Virtual Care providers know what is included in my organization's group benefits plan coverage?**

   Currently, Virtual Care providers don't have detailed information about the benefits coverage in your group benefits plan. For example, if a healthcare professional virtually prescribes medication or suggests paramedical treatment, it may or may not be covered under the group benefit plan. It's no different than in-person visits that a plan member has with their current medical providers. As always, plan members should ensure they understand their coverage.

7. **How does Sun Life communicate with members about their access to Virtual Care?**

   Plan members receive onboarding emails that inform and educate them about what's available through Virtual Care.

   Emails are Sun Life's primary tool of communication for plan members to enrol in Virtual Care. We encourage sponsors to give Sun Life access to communicate with plan members about Virtual Care to ensure they are aware of the services available to them to support their physical and mental health. This is even if your organization is on an exclusion list for other types of communications.

   A variety of resources to promote the service within your organization are available on our Group Benefits website.

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[2] 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.

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8. **Where can plan members learn more about Virtual Care?**

   Plan members can visit the Virtual Care plan member webpage to learn more.

   They will also find a Registration and user guide that guides them through the steps from downloading the Sun Life app to accessing Virtual Care services.

9. **What happens to plan members who don't have access to Extended Health Care coverage (EHC) under their group benefits plan?**

   At this time, only plan members who have access to EHC are eligible for Virtual Care services.

10. **Can dependents access Virtual Care?**

    Yes, plan members with family coverage can add/invite their eligible dependents to use this service. Based on medical privacy laws, dependents 14+ are required to register with their own email address. Plan members with single coverage cannot add dependents. Sun Life will not share a list of dependents with Dialogue. It is up to the plan member to determine who to add/invite to the service.

11. **Are retirees covered?**

    Plan sponsors can decide whether to include or exclude retiree groups when they add Virtual Care to their extended health care group benefit plans.

12. **Is there a limit to the number of consultations?**

    There is no limit to the number of consultations. However, plan members who abuse the service by booking unnecessary consultations may have their Virtual Care access reviewed.

13. **Will Sun Life be able to see a plan member's medical information?**

    No. Neither Sun Life nor your organization will have access to any medical information. Medical information is confidential and can only be accessed by the plan member and Dialogue.

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

    Upon member request, Dialogue can share medical records with the plan member's doctor.

15. **Will the Dialogue practitioner be able to see historical notes on previous appointments with Dialogue?**

    Yes. When the plan member creates their account, they're creating their own medical record with Dialogue. The notes from any previous Dialogue calls are available to the Dialogue practitioner for reference. The collaborative nature of Dialogue's multidisciplinary team, which works seamlessly across programs and services through a shared medical record, ensures a smooth and consistent journey without requiring members to repeatedly explain their health concerns or start from scratch with each session.

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Adding Virtual Care to your benefits plan

16. **What if I already have a contract with Dialogue directly?**

    Talk to your Sun Life Account Executive if you want to transition to Virtual Care through Sun Life. Details about the service will be discussed on a case-by-case basis.

17. **How will I be billed for Virtual Care?**

    We include the cost of this service in the EHC rate, and it is per member per month.

18. **Can we offer the service to certain group benefit plans only? Or will the choice be at the contract level?**

    You can choose at the group benefit plan level where you would like to add this service.

    If you are a SunAdvantage Client, Virtual Care is automatically included for all employee groups. Your organization can't opt-out as the Virtual Care offering is embedded into your offer.

Questions?

Please contact your Sun Life Group Benefits representative.

Services covered by Virtual Care

General health

- Nasal congestion, sinus pain
- Sore throat
- Cough
- Headache/migraine
- Fever
- Diarrhea
- Vomiting
- Minor aches and pains
- Urinary tract infections
- Allergies
- Weight management and general nutrition advice

- Travel health
- Prescription refills when clinically indicated (except benzodiazepines, opioids, cannabis, ADHD medication, and other controlled substances)

Skin issues

- Skin rash, hives
- Acne, eczema, rosacea
- Moles/warts
- Cold sores/herpes
- Painless eye irritation/infection
- Abrasions
- Minor bites or cuts

Mental health

A plan member can participate in one consultation per concern with a mental health specialist, for the following concerns. Following the evaluation, the mental health specialist will refer them to external resources if support is required. Using their rich database of health and well-being providers, the mental health specialist helps them find clinics, specialists and community resources.

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

Supporting women's health [3]

Women navigating various life stages have access to care, counselling, educational resources, or referrals for areas of concern such as:

- Contraception and sexual health: puberty care, contraception, sexual health, and counselling and

[3] While we refer to women, we are inclusive of all gender identities that may be uniquely or disproportionately affected by these health issues or topics.

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referrals for gender-affirming care.

- Fertility and family-building: counselling, initial care, referrals for fertility, pregnancy, and postpartum concerns.
- Preventive care and referrals: counselling and referrals for cervical cancer screening, mammography, and other age-related screenings.
- Menopause transition: plan members can consult, within a week, with Dialogue's health-care practitioners who received additional training focused on menopause. They will get a personalized care plan for comprehensive symptom management that could include non-hormonal treatments, or if appropriate, a prescription for Menopause Hormone Therapy (MHT).