

Lumino Health Virtual Care Stress Management and Well-Being

provided by Dialogue*

An integrated health platform that empowers Canadians to live healthier lives.



A proactive approach to mental health

Stress Management and Well-Being, provided by Dialogue, gives your plan members access to quality, evidence-based mental health treatment. Plan members receive personalized support without the worry of out-of-pocket costs for this service.

The service can help break down barriers often experienced when accessing treatment:



Goal-focused therapy is **free and unlimited until remission**, to help resolve acute or situational mental health issues.



The service is available on **mobile and web** through the Lumino Health Virtual Care app.



The service provides appointments **within 24 hours**. That's the shortest wait time to connect with a care team in the industry.



Plan members can decide when and where they want to have their virtual consultations.



A referral from a health-care provider isn't required. Plan members will receive quick access to high-quality mental health care.



At the plan member's request, we can forward medical information to their family doctor. This ensures that services complement care underway elsewhere.



Key benefits for your plan members

Fills in the gaps of mental health treatment:

- The service matches plan members to the practitioner most suited to their situation. It uses an evidence-based stepped-care model. This means that the plan member may see different types of practitioners over the course of their treatment. The model bases this on their progress, and/or a clinical evaluation.
- Offers access to a provider in a timely manner.
- Offers mental health support at no cost to the plan member.
- Provides access to a multidisciplinary care team.

The response time for therapeutic improvements in 2022¹:



30 days for depression²

31 days for anxiety³



The care experience

Employees begin by completing a simple online assessment, available 24/7.



The service connects them to a mental health specialist⁴ in a virtual environment.



The specialist matches the plan member to the most appropriate mental health practitioner – based on their unique needs.



Follow-up connections are made after each appointment.

The care team adopts a holistic approach to treating patients. They don't treat acute issues in a silo. They encourage collaboration in the interest of high-quality patient-centered care. Dialogue is the only provider in Canada offering access to such a comprehensive and diverse team. Case management coordinates care and creates accountability.

The multidisciplinary team includes:

- Psychologists
- Psychotherapists
- Social workers
- Physicians and nurses
- Health specialists to address a variety of mental health and wellness or lifestyle concerns.

Support can include:

- Practitioner-led therapy
- Eligible prescriptions for in-scope conditions
- Self-guided articles and wellness resources.

A team of clinical experts meets regularly to evaluate the scope of practice. Click [here](#) for the full list of mental health conditions covered.

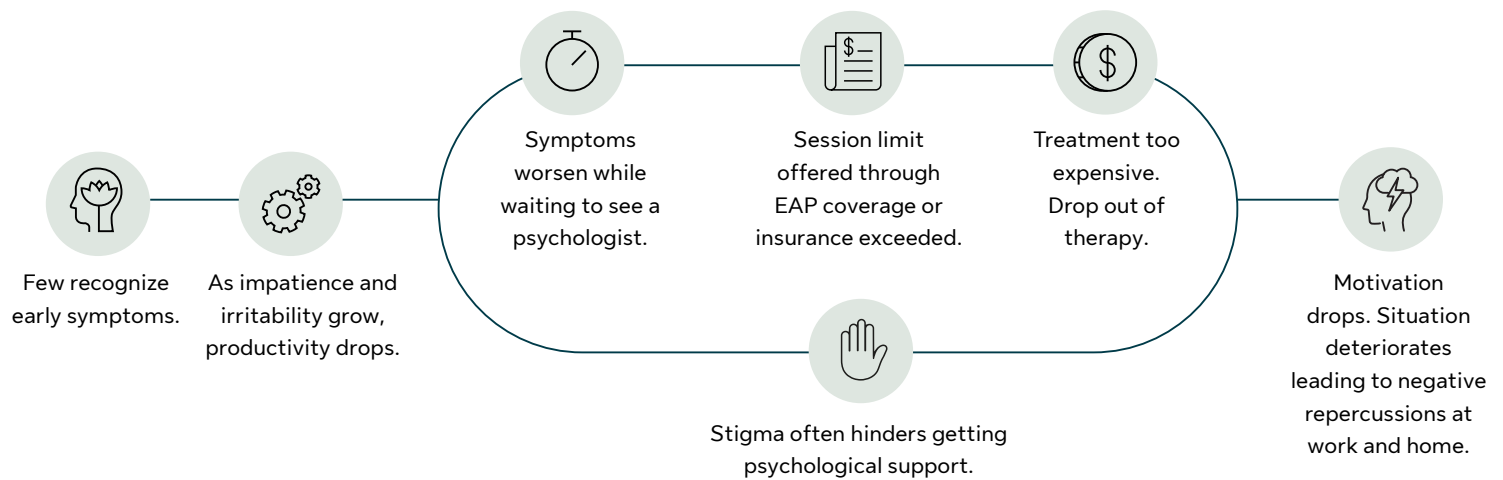
The care team sees 100% of plan members who access the service. All plan members will have an appointment with a practitioner, even if their medical condition is out of scope.

Implementing Stress Management and Well-Being to empower your employees

Stress Management and Well-Being can complement an existing mental health strategy. It can also be the foundation for one. When it's offered alongside Lumino Health Virtual Care, plan members have access to primary care for their physical and mental health. This integration means that employees requiring additional mental health supports can easily transition to Stress Management and Well-Being. When their benefits plan includes the service, plan members are 77% more likely to seek the support they need through this integrated experience.⁵

Dialogue's research indicates plan sponsors can see a five-time return on investment as plan members avoid disability leave through early preventive action.

With increased mental health investments, why are employees **still struggling**?





Some quick facts:

52%

Over half of Canadian employees (52%) report they feel stressed a lot of the day while at work.⁶

40%

Mental disorders represent around 40% of all long-term disability claims.⁷

94%

Almost all Canadians (94%) believe treating mental health proactively is important.⁸

92%

More than 9 out of 10 Canadians (92%) say mental health support can prevent mental health issues.⁹



1 in 3

Canadians consider mental health support provided through benefit plans to be insufficient.¹⁰

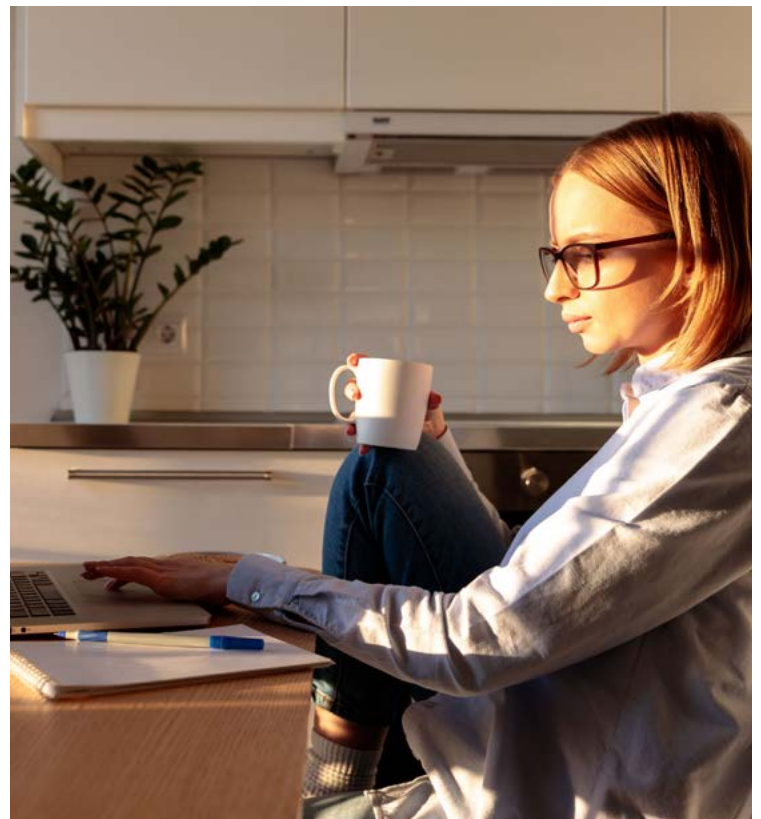


Who is eligible?

Plan members with family coverage can invite their eligible dependents to use this service.

- Plan members and dependents must be physically located in Canada to use the service.
- Dependents aged 14+ are required to register with their own email address due to medical privacy laws.
- Plan members determine who to add/invite.
- Plan members with single coverage cannot add dependents.

Currently, Stress Management and Well-Being is part of our Extended Health Care (EHC) coverage. This means that if a plan member has waived EHC coverage, they aren't eligible for the service.



Contact your Group Benefits representative for more information.

Mental health conditions and Stress Management and Well-Being



The Dialogue in-house care team can generally treat the following mental health conditions:

- Insomnia and sleep difficulties
- Anxiety, panic disorder, social anxiety, and isolation
- Specific phobias
- Grief, bereavement, divorce, or separation
- Depression and bipolar depression
- Adjustment disorder
- Secondary distress from other health conditions
- Assertiveness
- Anger management (excluding situations of active abuse)



Dialogue's in-house medical practitioners can generally treat the following mental health conditions. However, specialized treatment outside of the care team is required for therapy:

- Eating disorders without physical symptoms
- Obsessive-compulsive disorder and hoarding
- Post-traumatic stress disorder (excluding acute crisis)
- Borderline, histrionic, avoidant, dependent, and obsessive-compulsive personality disorders
- Short-term renewal of non-controlled medication for stable existing mental health issues



The following conditions require specialized assessment and treatment outside of the in-house Dialogue care team:

- Life-threatening conditions including active suicidal or homicidal behaviour
- Substance use disorders
- Schizophrenia
- Bipolar mania and hypomania
- Complex post-traumatic stress disorder
- Eating disorders with physical symptoms
- Active psychosis, delusions, disorganized thinking, dissociation, or catatonia
- Somatoform and conversion disorders
- Paranoid, schizoid, schizotypal, antisocial, histrionic, and narcissistic personality disorders
- Complex assessments including attention-deficit hyperactivity disorder (ADHD), autism spectrum disorders (ASD), and learning disorders
- Conditions requiring long-term or other specialized therapy (e.g. dialectic behavioural therapy, psychodynamic therapy, psychoanalytic therapy)
- Therapy for children under 14 years old



Supporting women's health¹¹

In addition to physical health services provided through primary care, women and families navigating various life stages have access to educational resources, mental health support and referrals for areas of concerns including:

- Premenstrual and menopause mood disorders
- Infertility and pregnancy loss, baby blues, post-partum depression
- Balancing stress due to work, life, childcare and parenting
- Crisis management and referral for sexual assault, domestic violence, and trauma support.

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

¹ Dialogue block of Sun Life Clients 2022.

² Response to therapy is defined as a 40% improvement in Patient Health Questionnaire 9 (PHQ-9) for patients with moderate or severe symptoms of depression as measured by the PHQ-9. Results from Dialogue of Sun Life block of business for 2022.

³ Response to therapy is defined as a 40% improvement in Generalized Anxiety Disorder (GAD-7) for patients with moderate or severe symptoms of anxiety as measured by the GAD-7 questionnaire. Results from Dialogue of Sun Life block of business for 2022.

⁴ A mental health specialist holds a bachelor's degree (at minimum) in a relevant mental health field, primarily in social work, and they undergo specialized training.

⁵ Based on a survey conducted by Dialogue, comprising 6938 responses from January 1 to December 31, 2019.

⁶ Gallup: State of the Global Workplace: 2023 Report.

⁷ Sun Life data January to July 2023.

⁸ Only half have the financial means to seek professional support, suggesting that some Canadians who would like to access mental health support are unable to due to financial constraints (Environics Dialogue research 2023).

⁹ Environics Dialogue research 2023.

¹⁰ Canadians are looking for better mental health support. Another third do not have access to mental health support or are not aware of the resources available to them (Environics Dialogue research 2023).

¹¹ 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.

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. VC9991 10-24 ri-cd

