



# 2018

## GROUP BENEFITS YEAR IN REVIEW

Life's brighter under the sun



# Welcome

## to the Sun Life Group Benefits Year in Review



Sun Life Financial's roots run deep in Canada, where our company began more than 150 years ago. While much has changed since those early days, one thing hasn't: our commitment to helping Canadians achieve lifetime financial security and live healthier lives.

The organizations that partner with Sun Life trust us to keep their employees healthy and engaged, to ensure their benefits programs create real value in a sustainable way, and to partner with them to make their lives easier. More than ever, technology, data analytics and innovation can create incredible value for you and your employees.

Today, employees are connecting with their health benefits and savings programs more frequently and valuing them more. They are seeking deeper personalized experiences, better choice, better access and better value. This is what drives all of us at Sun Life every day to keep innovating and driving the industry forward.

On behalf of everyone at Sun Life Group Benefits, thank you for your partnership and continued support.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dave Jones', written in a cursive style.

**Dave Jones**

Senior Vice-President, Group Benefits  
Sun Life Financial

A photograph of a man with a beard and a young child, both smiling and laughing. The man is holding the child, and they are outdoors in a grassy area with trees in the background. The image is partially obscured by a white diagonal overlay on the left side where the text is located.

# Contents

**DID YOU KNOW** 4

**INNOVATION** 6

- Innovation evolution 6
- Better choice 8
- Better access 10
- Better value 12
- An exciting new solution for employers 14
- Introducing Lumino Health 16

**PLAN SUSTAINABILITY** 18

- Bending the cost curve to help ensure plan sustainability 18
- Driving benefits costs down 20

**THOUGHT LEADERSHIP** 22

- Shining a light on key issues 22
- Designed for Health 24

**BRIGHT PAPERS** 26

- Need to know: medical cannabis and your group plan 26
- Ensuring all Canadians have access to the medications they need 28

**AWARDS** 30

- Looking forward to 2019 33
- Update: Group Retirement Services (GRS) 34

# Did you know

## Sun Life Financial – Group Benefits



**1<sup>ST</sup>** to offer **GROUP BENEFITS** in Canada



**1<sup>ST</sup>** in **CANADIAN MARKET SHARE** for the last 5 years<sup>1</sup>



**OVER 20,000** plan sponsors



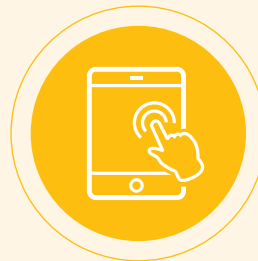
**1 IN 7** CANADIANS COVERED



Over 54 million **HEALTH & DENTAL** claims in 2018



plan sponsors are either **LIKELY** or **EXTREMELY LIKELY** to recommend Sun Life<sup>2</sup>



**9.6 MILLION** e-claims and over 15 million unique web visits in 2017 (i.e. desktop, mobile and provider portal)<sup>3</sup>



**my Sun Life mobile** is the **INDUSTRY'S HIGHEST RATED APP<sup>4</sup>** (4.6/5 on the app store).

First (and only) carrier to allow plan members to search for, rate and view ratings of health-care & dental providers



4 million health-care provider searches annually



7 million health-care provider ratings total



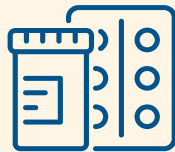
100 thousand facilitated connections between Canadians and health-care providers (includes appointments, calls, and visits to website)



**FRAUD PREVENTION** has saved plan sponsors like you \$100 million since 2014 and we have delisted more than 1,500 providers and facilities.



**69% OF OUR PLAN MEMBERS** said they would use Sun Life's provider search tool before their next (health, dental, and medical, paramedical, or medical equipment) appointment.



Sun Life, on behalf of its clients as the largest private payer in Canada, is using market share along with its industry relationships to bring negotiated savings discounts to plan sponsors and plan members, as illustrated with the Remicade agreement since 2014 and many others since



First carrier to offer a medical cannabis extended health care plan option



4 innovative pilot programs launched to support Canada's growing mental health issues

- BEACON EHC pilot project – eligible paramedical expense
- Virtual CBT in Disability
- Pharmacogenetics in Disability (CAMH IMPACT study)
- Virtual Independent Medical Examinations

## **ELLA IS THE INDUSTRY'S FIRST (AND ONLY) DIGITAL BENEFITS ASSISTANT.**

Ella has made 24.4 million impressions since the September 30, 2017 launch (September 30, 2017 – December 31, 2018)



1 2017 Group Benefits Providers Report (Benefits Canada, April 2018).

2 2017 Customer Experience Survey. Percentage of plan sponsors who responded "definitely will" or "probably will" recommend.

3 Source: Claims Performance Dashboard.

4 Apple Canada App Store as of November 2018

# Innovation evolution

Sun Life is redefining benefits in the digital age. We're providing your employees with personalized services and experiences that meet their needs. We're here to help them make informed decisions about their health and about how they use their benefits plan.

***Sun Life is redefining benefits with smart, accessible services that make benefits dollars work harder – and smarter – to help Canadians live healthier lives.***



# Better choice

When employees have fingertip access to personalized, timely information about their plans, everyone benefits. We harness industry-leading data analytics and artificial intelligence to ensure your employees get the information they need quickly and conveniently.

Here are some of the tools available to them on both **mySunLife.ca** and through the **my Sun Life mobile app**.

- **Ella.** Ella is your Sun Life digital coach and she's unique in the industry. Her mission is to help your employees navigate their benefits options. On the **my Sun Life mobile app**, Ella will deliver high-priority tips and opportunities. With Ella, your employees can make smart, informed decisions; get the coverage that's right for them; and prioritize their financial goals. Ella has made 24.4 million impressions since the launch on September 30, 2017.
- **Provider search.** With this tool, available on **mySunLife.ca** and the **my Sun Life mobile app**, employees can search, engage, and even request appointments with peer-rated health-care providers. This includes chiropractors, massage therapists, physiotherapists, and dental and vision care professionals. Our search tool is unique in ranking providers by rating and cost. As of October 2018, we have 6 million ratings on 150,000 providers from both online and the **my Sun Life mobile app** combined.
- **Drug lookup tool & DIN scanner.** This provides your employees with details on their drug coverage as well as information on the drug and its alternatives. For even more convenience, employees can use the camera on their smart phones to scan the Drug Identification Number (DIN). This will give them information on the drug and its alternatives.
- **Medical cannabis.** You now have an option to include medical cannabis in your Extended Health Care (EHC) plan. You can choose from \$1,500 to \$6,000 per covered person, per benefit year.



# Embracing the digital evolution

Thanks to incredible advances in digital technology – and intuitive digital tools, products, and services – it is now easier than ever to help your employees enjoy healthier lives and achieve financial security.

Here are a few of our most promising recent innovations.



## Digital health solutions

Plan members and their families have access to innovative solutions to help manage their physical, mental, and financial health.

- BestLifeRewarded
- Pharmacogenomics
- Claims reimbursed directly into savings plan
- Personal Spending Account (PSA) eClaims



## Digital transformation for disability claims

With fewer barriers, the ability to submit disability claims digitally means it's even easier for plan members to work with us.



## Digital channels

Benefits and savings plans can be managed almost anywhere and anytime with fingertip access to the information and services through:

- The **my Sun Life mobile app**
- Google Home
- Click to call



## Data analytics and artificial intelligence (AI)

We have harnessed the power of data analytics and AI to provide personalized, timely messaging and services to your employees. Since launch, Ella has raised engagement with messages on **mySunLife.ca** by 50%, ensuring plan members have better access to information that will help them get more value from their plan.

# Better access

We're making it easier for plan members to manage their health with self-service tools, including the **my Sun Life mobile app**.

Using the **my Sun Life mobile app**, employees can submit claims, check their health coverage, and find local health-care providers.

**Click to call/click to chat.** During Client Call Centre (CCC) hours, after signing into the **my Sun Life mobile app**, employees can call the CCC by clicking "Contact Us." On **mySunLife.ca**, they can chat with a representative in real time during office hours.

## **A closer look at disability claims made easier.**

We have introduced submitting a claim, coverage information and recent claims to **mySunLife.ca** and the **my Sun Life mobile app**. For enhanced continuity of care on plans that include both short-term disability (STD) and long-term disability (LTD), plan members on disability only need to complete one claim form if they are moving from STD to LTD and they can continue with the same case manager.

- **Website:** For plan sponsors who use a standard plan member statement, the statement can be submitted online by the plan member and they can also view a step-by-step process for starting a disability claim. Plan members are also able to view outstanding documentation and important details about an approved claim in process. For plan members with plan sponsors using the custom plan member forms, they can receive a copy to print and fill out. The plan member will receive an update from Sun Life advising them that we have received all documentation.

- **my SunLife mobile app:** plan members can receive an e-mail with their plan member statement, view the step-by-step instructions, and see the "in process" information as well.

**Ella at home!** Employees with a Google Home device can ask Ella the closest or best-rated health-care providers including dentists, physiotherapists, chiropractors, and massage therapists. Within moments of asking, they'll receive a text message with all the provider details. Your employees will also be able to ask Ella for their Health Spending Account

(HSA) balances, Personal Spending Account (PSA) balances, and vision care balances for themselves as well as their dependents (if covered under their benefits plan) on Google Home.

**Online access to cognitive behavioural therapy (CBT).** CBT is now available to all Sun Life plan members. Online access removes many of the barriers that can accompany an appointment in a therapist's office (time off work, transportation, scheduling, etc.). With this approach, your employees may be more likely to seek mental health therapy.

**Pharmacogenomics.** This promising field identifies genetic variants that can determine how an individual's body will respond to specific drugs. Thanks to our partnership with the Centre for Addiction and Mental Health (CAMH), pharmacogenomics may soon take the guesswork out of how doctors prescribe mental health medications in Canada.

**Extended access to Best Doctors.** Best Doctors ensures patients around the world have access to the highest quality medical opinions and understand their medical condition and treatment options. Best Doctors coverage applies not only to plan members and their immediate families but also to their parents and parents-in-law.

**Best Doctors Oncology Insight.** Sun Life is now offering Best Doctors' Oncology Insight through extended health-care plans. With Oncology Insight, plan members facing cancer diagnoses can request a medical opinion by an expert oncologist who reviews medical records, retests pathology results, and reviews the latest clinical research using augmented intelligence from IBM Watson for Oncology. After thorough case review, the Best Doctors expert oncologist validates the diagnosis and provides the patient with evidence-based, personalized treatment recommendations.

**Medical Confidence.** When members need Independent Medical Exams (IMEs) to help clarify their condition and treatment plan, we bring in Medical Confidence. This is like having your own personal "medical concierge" to help navigate care options, reduce wait times for tests and appointments, and get the appropriate treatment sooner.



*Users really  
like us!*

The **my Sun Life mobile app** is the highest-rated group benefits app in Canada.\* It is consistently rated between 4 and 5 out of 5 on iTunes and Google Play.\*\* Sun Life's ratings aren't just impressive by our industry's standards, they are comparable to app leaders such as Facebook and Uber.

\* As of January 2019

\*\* Between January 2018 and January 2019

iTunes is a trademark of Apple Inc., registered in the U.S. and other countries.  
Google Play is a trademark of Google Inc.

# Better value

Sun Life's innovative solutions help provide cost transparency and educate your employees on effective health care options.

**Cost categorization.** In the provider search tool, each provider is assigned a relative cost indicator (\$, \$\$, \$\$\$) based on prior claims data. This helps employees make more informed decisions regarding the cost of services.

**RightDirections enhancements.** Our RightDirections employee assistance program now includes these additional services, at no extra cost to you or your employees: e-counselling, first chat, online group counselling, online self-directed modules, and e-results reporting. Availability depends on the tier option included in your plan.

**Bright Ideas.** Plan members get more from their benefits when they know what their benefits include and how they can be better accessed and leveraged. We call these tips Bright Ideas and we send them to plan members as tips to highlight opportunities that reflect their individual circumstances and specific needs. For example, one Bright Idea might focus on the benefits of prevention and natural health products.

**Cost-saving tips.** We use plan members' claim-specific data to provide them with personalized recommendations and alternatives that can save them time and money.

**Marketplace.** Sun Life is leveraging our network to provide exclusive savings and special offers to employees. Currently, categories for these offers include vision, virtual care, fitness and wellness, food and nutrition, and medical equipment. Your employees can access Marketplace at [mySunLife.ca](http://mySunLife.ca) and with the **my Sun Life mobile app**.

## Coming soon! New wellness platform

Plan sponsors save money and enhance productivity when employees feel good about their physical, mental, and financial well-being. Beginning in 2019, you will have a new way to actively engage your employees across all of their wellness pillars thanks to a new partnership with BestLifeRewarded.

BestLifeRewarded helps foster good habits that lead to long-term success. Participants earn points for taking part in individualized wellness programs; the more healthy activities they do, the more BestLifeRewarded points they earn. This fun, new platform offers your employees:

- A personalized action plan for improving overall physical, mental, and financial health.
- Tracking tools to monitor nutrition, sleep patterns, financial behaviours, and more.
- Online courses, articles, and tips.
- The opportunity to use their points to bid on a variety of great rewards.

# **BRIGHT** **innovations**

**Sun Life Financial is focused  
on helping Canadians live  
healthier lives**

From digital updates, such as  
Ella on Google Home, to Virtual  
Cognitive Behavioural Therapy,  
and Pharmacogenetics.

We've got it all covered!

**Visit [SunLife.ca/carrythetorch](https://SunLife.ca/carrythetorch)  
to learn more.**

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

Sun   
Life Financial

# *An exciting new solution for employers*

**HR administration, payroll, and group benefits together  
in a single, easy-to-use digital platform!**



Managing your group benefits plan is about to get a whole lot easier. Sun Life Financial has partnered with Rise People to create a streamlined “people platform” that encompasses HR, benefits, and payroll and supports small- to medium-sized businesses. In fact, we liked Rise People and their solutions so much, we bought a stake in the company!

What this means for you is an integrated, all-in-one HR platform that encompasses everything from new-hire onboarding, to scheduling time off, to claims submissions, to health management. And it’s all achieved through a single access point and with seamless integration with Sun Life, ensuring cost savings, accuracy, and efficiency.

Everything you need will be in one place, and any change made to employee data will be reflected everywhere. It’s an integrated, tech-savvy solution that will simplify administration and let you focus your time on what matters most: your employees.

For larger companies, AdminPlus, Sun Life’s benefit administration service, becomes an extension of your HR department. Your employees enjoy a seamless benefits experience; you save time and effort while your HR team focuses on strategic initiatives.

In 2018, we introduced Member Direct Billing (MDB). This new service allows Sun Life to handle the collection of member benefit contributions for employees on leave and/or retirees.



# Introducing Lumino Health:

**helping all Canadians access  
the health services they need**

In 2018, Sun Life Launched the Lumino Health network ([luminohealth.ca](https://luminohealth.ca)). It's a free digital resource that gives Canadians instant access to health-related information, including more than 150,000 health-care providers, new products, the latest apps, ratings and reviews, and advice from experts on a variety of wellness topics.

The Lumino Health network can help people make better decisions about the providers, products, and services they use.

Of course, your employees will still have access to the provider search tool from **mySunLife.ca** and the **my Sun Life mobile app**. That won't change. The difference is that now they can access [luminohealth.ca](https://luminohealth.ca), and so can their family and friends.







## *Bending the cost curve to help ensure plan sustainability*

In an ideal world, identical products and services would cost the same no matter where they were purchased. But in reality, compression socks that cost \$210 in a clinic, might cost \$160 in a pharmacy – and \$90 if purchased online.

Many people don't know that there are lower-priced options for almost everything their benefits plan covers. It's an inefficiency that could cost employers and employees millions of dollars a year.

Knowledge is the key to savings. So we're doing everything we can to put that information in the hands of your employees. Here's how.



# Driving benefits costs down

## Cost transparency

On our provider search tool, health-care practitioners are categorized by cost for easy comparison. We've already seen the impact of this valuable information when combined with other cost-reduction initiatives, with an 18% reduction in the amount claimed for compression socks.

## Discounts

We leverage our partnerships to get special pricing for plan members on vision care, virtual care, fitness & wellness, and medical equipment.

Similarly, we negotiate with pharmaceutical manufacturers to lower drug costs. In the past four years, our clients have saved almost \$70 million.

## Fraud prevention

Our fraud and risk management team leads the industry in both size and capability. These professionals use advanced data analytics to monitor all submissions for unusual or suspicious claiming patterns.

## Supporting lower drug prices

### through Product Listing Agreements (PLAs)

Lowering drug prices is a critical part of ensuring your plan's sustainability. It's also a key ingredient in helping Canadians live healthier lives. After all, when drugs are affordable, patients are more likely to stick with their treatment plan. Since the launch of PLAs in 2014, we have continued to negotiate on behalf of our plan sponsors and generate meaningful savings of nearly \$70 million dollars.

At the end of 2018, we launched a new, dedicated team and Point-of-Sale solution with the express goal of increasing PLAs. With these PLAs in place, your employees will save on their prescription drugs and receive discounts at the pharmacy when using their drug cards.

When negotiating with drug companies, we strive to balance your plan's sustainability with your employees' need for access to innovative drug therapies. We support the negotiation for national pharmacare coverage for catastrophic medicines. However, until that's in place, we will continue our efforts to negotiate and join forces with manufacturers.

## Custom orthotics: ensuring you get the value you deserve

As part of our commitment to you and your employees, Sun Life carries out regular analyses to ensure our clients get the most out of their benefits plans. A recent analysis done across the Canadian market showed a significant variation in custom orthotics prices across providers.

To protect you and your employees, we implemented changes as of February 2019. Providers of custom orthotics must employ one of the following specialists on site: podiatrist, chiropodist, pedorthist, orthotist or chiropractor. These specialists have the training and expertise to design high-quality custom orthotics that fit properly.

# WE SEE WHAT'S BEHIND THE RECEIPT

RECEIPT

[Insurance carrier copy]

---



ABC Orthotics  
Footwear

Designer shoes

Total cost  
**Benefits Fraud**

---

Thank you for shopping with us!

Sun Life has the technology and intelligence to expose what could be going on behind the receipt.

Find out more at [SunLife.ca/fraudmanagement](https://SunLife.ca/fraudmanagement) #fraudsmart

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## *Shining a light on key issues*

Knowing what your employees want and expect gives you insights to help them achieve their wellness goals. It also gives you the rewards of a healthy, engaged workforce.

Sun Life released the following thought leadership pieces in 2018. Here are some highlights.





## Designed for Health

Sun Life analyzed more than 20,000 group benefits plans covering more than 5 million Canadians to reveal how Canadian group benefits plans are both designed and used. We looked at everything from the splits between traditional plans and flex plans, to the types of coverage offered, to the use of cost containment measures.

The resulting [Designed for Health reports](#) are an invaluable source of current and critical information to help you make the best possible benefits decisions.

There are two reports: one is for group benefits plans from employers with 1-49 employees. The other covers employers with 50 employees or more.

The reports touch on a number of factors that can influence the effectiveness of your existing plan.

- **Competitiveness.** How does your plan compare against norms within your industry?
- **Health effectiveness.** Are there features missing in your plan that could improve employee health?
- **Cost controls.** Are there measures that could be put in place to reduce your plan's costs?
- **Trends.** Are there trends identified in the reports that might call for a change to your plan in the future?



# Plan stats:



## FLEX PLAN DESIGNS MAKE UP 25%

of the plans of employers with 50 or more employees.



## FOR DRUG COVERAGE, 61%

of the plans of employers with more than 50 employees have co-insurance. This rises to 71% for employers with fewer than 50 employees. Regardless of employer size, most plans with co-insurance offer 80% coverage.



## GENERIC DRUG SUBSTITUTION HAS BEEN ADOPTED BY 85%

of the plans of employers with 50 or more employees and 97% of the plans of smaller employers. Managed drug formulary adoption is still very modest, with 6% adoption among employers with 50 or more employees and 2% among the plans of smaller employers.

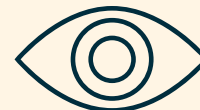
## TOP 3 MOST IMPORTANT BENEFITS TO EMPLOYEES:



Dental



Prescription  
drugs



Vision care



## PARAMEDICAL UTILIZATION

- 53% of employees at smaller employers (fewer than 50 employees) made a claim for at least one paramedical service during the year, while this rose to 58% for employees at larger employers.
- Most common paramedical service claimed: massage therapy (30% of employees at both small and large employers made at least one claim during the year).



## PRESCRIPTION DRUG UTILIZATION

- In both small and large employers, 9 out of every 10 employees (88% and 89%, respectively), made at least one drug claim.
- Average annual total cost per covered employee:
  - \$868 for employers with more than 50 employees
  - \$712 for employers with fewer than 50 employees

# Need to know:

## medical cannabis and your group plan

While the use of cannabis for medical purposes has been legal for some time, the move to legalize recreational use under the Cannabis Act has raised public interest. With the potential for increased demand, the question for many employers is whether to include medical cannabis in their group benefits plan.

In 2018, Sun Life Financial became the first major Canadian insurer to offer optional medical cannabis coverage under our extended health care benefit.

Our Bright Paper, [Medical Cannabis and Group Benefits Plan Coverage](#), explores the potential benefits, risks, and cost of medical cannabis and can help you make an informed decision about adding this coverage to your plan.

For employers with this coverage, Sun Life uses a prior approval process to cover medical conditions where there is sufficient evidence that medical cannabis can have a therapeutic benefit. Approved conditions include:

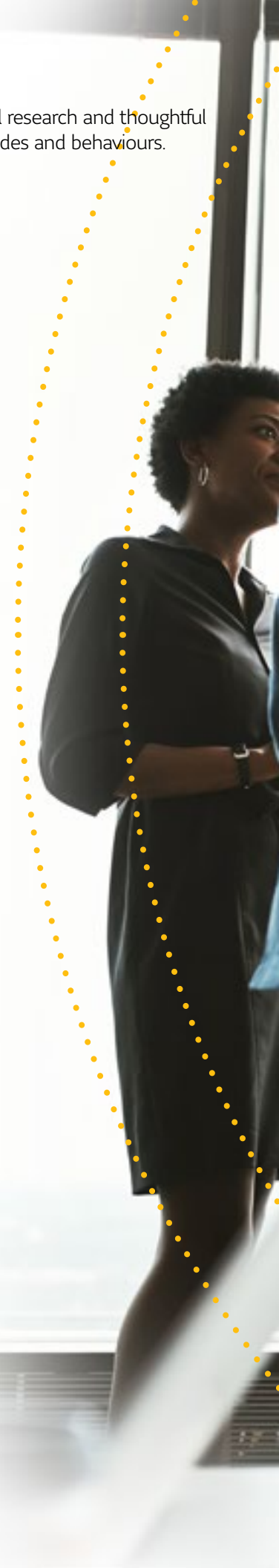
- **Cancer** (with severe or refractory pain, nausea, and/or vomiting associated with cancer treatments)
- **Multiple Sclerosis** (with neuropathic pain or spasticity)
- **Rheumatoid Arthritis** (with pain which failed to respond to standard therapy)
- **HIV/AIDS** (with anorexia or neuropathic pain)
- **Palliative Care**

To be reimbursed for medical cannabis under a Sun Life plan, the member must follow the federal regulations governing Access to Cannabis for Medical Purposes. That includes getting authorization from a doctor or nurse practitioner and obtaining their cannabis from a Health Canada licensed producer.

The legalization of cannabis may not have entirely changed our cultural landscape, but it has shifted society into some uncharted territory. Employers have a key role to play in providing clear guidelines on cannabis use and expectations in the workplace.

If you choose to offer coverage for medical cannabis, good internal dialogue is essential to avoid claims for recreational or non-qualified medical purposes – and avoid employee frustration and confusion if a claim is denied. Communication is key and Sun Life has resources that can help.

**For more insight  
on important topics  
in Group Benefits visit  
[SunLife.ca/brightpapers](https://SunLife.ca/brightpapers)**





# Ensuring all Canadians have access to the medications they need

It is imperative that all Canadians have access to affordable prescription medicines. That said, we need to choose the right model of coverage so we don't create new challenges for Canadians.

Our Bright Paper, [National pharmacare: getting it right](#), outlines an affordable, effective solution to extend prescription medicine coverage to all Canadians. At the same time, it protects the vital workplace health benefits relied upon by millions of employees and their families. This is not a single-payer solution, but one where the private and public sectors work together to ensure the best outcome for all Canadians.

Our proposed approach has three key elements:

- A standard formulary for the employee coverage provided through workplace benefit plans and government-provided coverage for individuals without workplace plans.
- Government-provided coverage for catastrophic medicines.
- Common and equitable pricing.

This approach has three important advantages:

1. It allows the private sector to focus on Canadians currently well-served by workplace plans.
2. It enables the government to direct public resources to support the Canadians who need it most.
3. It protects the workplace group benefits relied upon by millions of Canadians.

Working together to build on the combined strengths of private insurers and the various levels of government is the best option for all Canadians from coast to coast.

We continue to play an active role in the consultation process and will continue to review and assess the impact of any proposed changes on you, your employees, our industry, and all Canadians.



# Awards

## 2018 Readers' Choice Award



**Winner:** Disability Management Consultants



**Winner:** Wellness Program Provider

## Readers Digest 2018 Trusted Brand Survey



**Winner:** Most Trusted Brand in the Life Insurance category







# Looking forward to 2019

Sun Life Group Benefits Plans are among the most innovative in Canada. We've only just begun harnessing the technology that will continue to drive future product enhancements and productivity advantages.

## Capturing the power and efficiencies of the digital world

We're committed to making it easier for you and your employees to engage with your group plan and with Sun Life.

- Improve data flow and accuracy of information between plan sponsors and Sun Life.
- Simplify the process of booking appointments and annual member updates.
- Introduce video call capabilities to make your employees' experience more personalized and robust.
- Identify more areas where we can deliver additional value to sponsors. For example, by further cultivating our partnership with RISE.
- Address the e-beneficiary gap. We know you want an e-beneficiary solution; we are working to address this.

## Containing pharma costs

Chronic disease and specialty drug prices go hand-in-hand. Unfortunately, both are on the rise. To overcome these challenges, Sun Life is focused on ensuring your drug plan is sustainable and your employees have what they need to live healthier lives. Our pharmaceutical benefits strategy aims to:

- **Drive value** by proactively managing risk through clinical expertise, negotiated product listing agreements, effective pricing, and seamless integration with public plans.
- **Drive change** by maintaining leadership in the industry, collaborating with key partners, and influencing public policy.
- **Drive innovation** by delivering flexible solutions that enhance the benefit plan experience for you and your members.

# Update: Group Retirement Services (GRS)

It's been a year of driving efforts in workplace savings plans to deliver the best client experience through communication and digital and strategic innovations. 2018 was a year of big ideas, and we're still all about digital. Here are some highlights.

## A natural evolution – unveiling Plans to evolve

As you and your employees know, planning for a secure financial future is very different than it was even a decade ago. That's why we're proud to introduce **Plans to evolve**, the next generation of workplace investment solutions.

- **my plan.** A first in Canada, this personalized digital hub on [mySunLife.ca](https://mysunlife.ca) lets plan members see all of their workplace retirement savings plan information in one place.
- **Target Income Plan.** Another first in Canada, a hands-free investment solution that focuses on a retirement income target, offers specific guidance to help employees get there, and provides tactics to help manage risk along the way.
- **myWellness Rewards.** In addition to the myWellness Rewards included in our group benefit plans, workplace savings clients can also access our one-of-a-kind total wellness platform that bundles strategies for keeping your money, mind and body healthy.
- **Outsourced DC Plus.** A turnkey solution that takes the regulations and governance heavy lifting out of your hands.
- **Growing Investment Solutions Offering.** This ever-evolving solution now includes our unique Guaranteed Daily Interest Account (GDIA): a short-term fund that credits interest on a daily basis. Your plan members will never lose money in the GDIA.


## Less effort, better outcomes

Discover our easy-to-use solutions designed to help motivate your employees to invest in themselves and to help you attract the best talent to your workplace. To learn more about our game-changing solutions, visit [SunLife.ca/planstoevolve](https://SunLife.ca/planstoevolve).

## Digital innovations

Sun Life is redefining benefits in the digital age. Plan members – including those with a retirement plan – have access to fully personalized services that will help them make informed decisions about their physical health, mental wellness, and financial fitness.

- **Saving made easy.** If you're a Total Benefits & Savings client (i.e. your workplace benefits and savings plans are with us), employees can "pay themselves first" by having medical and paramedical claim reimbursements deposited directly into their group registered retirement savings plan or tax-free savings account.
- **Detailed personal rates of return at your fingertips.** Your employees can now use the **my Sun Life mobile** app to see detailed rate-of-return information for their workplace retirement and savings plans. Among those who have downloaded the app, 75% feel that it's extremely or very appealing to have the ability to view their personal rate of returns using our app.
- **A plan member journey.** An online tool allows your new workplace savings members to enrol in their workplace savings plan quickly and easily without the need for complex decision-making. Read the inspiring story about Julie's remarkable experience, personalized to her needs [here](#).



Since she started, Ella's messages on **mySunLife.ca** *raised engagement* for workplace benefits and savings plan members by 50%.

**Life's brighter under the sun**

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

GB10334-E 02-19 lj-mp

