

# Canada

## Health Benefits

Provided through  
SunLife Financial



A Generali Company

Redion Employee Benefits partners with SunLife to offer Health insurance products in Canada. SunLife Financial, founded over 150 years ago, has been an industry leader and trusted provider for generations, offering group benefits, group retirement services, and individual insurance and wealth management in Canada. SunLife is a strong, well-capitalised company with solid financial ratings (S&P AA- positive rating; Moody's Aa3 stable outlook; AM Best A+ superior). SunLife is represented by more than 4,000 advisors in over 1,200 communities across the country, insuring millions of lives and thousands of companies in Canada and around the world.

### Medical Plan Management

Key capabilities include:

- Individual and group benefits including Health, Life, Disability, Travel, Long Term Care and Critical Illness;
- Medical plans may be customised to include co-insurance, deductibles, out of pocket maximum limits, and/or co-payments;
- National provider network for the direct submission of drug, paramedical and vision care claims;
- Industry-leading mobile app for submission of Health, Dental and Disability claims;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical cards and provider search tools;
- Member service centre providing assistance with benefit questions and payment arrangements from 8am-7pm;

- Pharmacy Benefits Management Programme, providing expert evaluation of drug effectiveness, multi-tiered reimbursement, price negotiation with manufacturers;
- Access to provider search and decision support information through the Lumino Health website ([luminohhealth.ca](http://luminohhealth.ca)). The Lumino site provides a free digital resource offering members instant access to information on:
  - more than 150,000 healthcare providers;
  - discounts on new products;
  - self-service healthapps for access to: virtual doctors' appointments via video/phone; pain management self-tracking and clinical coordination; information and scheduling for home healthcare services;
  - ratings and reviews;
  - advice from experts on a variety of wellness topics.

The Lumino Health site helps members make better, more informed decisions about the providers, products and services they use.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, SunLife also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

Sun Life offers a variety of wellness services at no additional cost. These services are available through the Wellness Centre on the secure [mySunLife.ca](http://mySunLife.ca) member website and the mySun-

Canada annual medical trend: 8.3% AON, 3.6% WTW, 8.6% Mercer (2026)

Note: Capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your Redion Employee Benefits representative. The information contained in this document is provided by Assicurazioni Generali S.p.A. - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. REDIONEB\_HEALTH/Canada 26/052026

LifeMobile app for members. Wellness Centre services include:

- health risk assessment;
- personalised health content;
- drug look-up tool;
- health resource libraries;
- provincial health information.

### **Return to health**

Second Medical Opinion service through Best Doctors, providing diagnostic feedback and possible treatment alternatives for complex cases.

### **Manage chronic illness**

Online tools and calculators designed to support healthy lifestyle changes: diabetes assessment/prevention, healthy aging, cancer prevention.