

Last updated: May 3, 2024

## ‘Sun Life Term Insurance for Diabetes’ Client journey and messaging

The touchpoints in the Client engagement journey are non-contractual offerings. Sun Life reserves the right to terminate, suspend or modify the elements of the Client engagement journey at any time and without notice. Please note that the samples of the Client-facing messaging within this document is subject to change and are provided as examples only.



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## Our industry-first term insurance solution is supported by a robust Client engagement plan



### Drive best outcome for Clients

Help Clients understand the specifics about their life insurance product and guide them to take right actions at the right time through ongoing prompts



### Help Clients live healthier lives

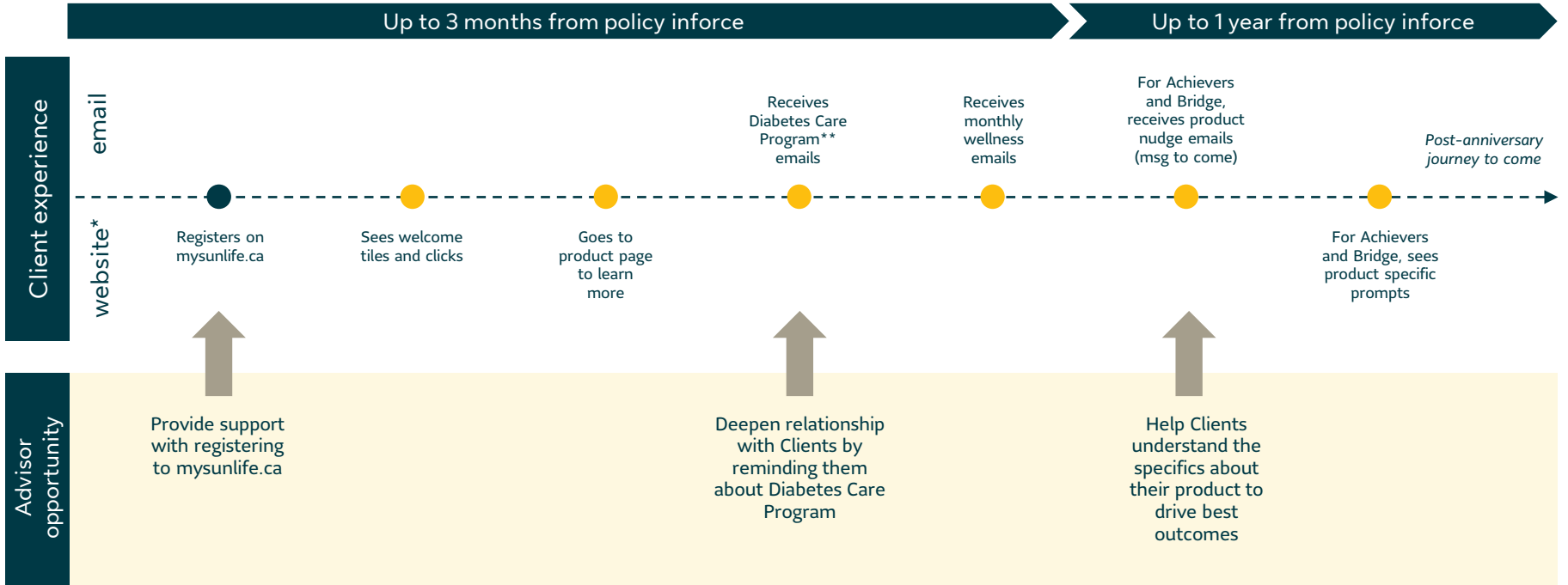
Provide practical health resources to Clients impacted by diabetes and share useful information vetted by healthcare professionals



### Holistic approach to Clients

Give you the opportunity to engage with Clients in more frequent and meaningful ways to uncover other needs for cross-selling opportunities

# Sun Life will reach out to Clients at key moments on your behalf, providing you with opportunities to offer support and enhance relationship



● Existing    ● New    \* Log-in to mysunlife.ca is required  
 \*\* Diabetes Care Program is not available in QC.




## Welcome tiles on mysunlife.ca\* for Achievers Term Clients (from policy inforce)

Interstitial tile (displayed for one month from policy inforce)


Hi %DISPLAY\_FIRST\_NAME% ✕

**Congratulations and welcome to Sun Life!**  
Keep up with your health goals so you can maintain your current coverage and premium.



[Show me the goals](#) [No, thanks.](#)


Mobile yellow card (displayed until their policy anniversary)

 [Dismiss](#)

Want to avoid an increase to your premium after the first year?

[Show me how](#)

Contextual tile (displayed until their policy anniversary)



%DISPLAY\_FIRST\_NAME%, keep up with your health goals to maintain your current coverage and premium.

[Show me the goals](#)

\* Log-in to mysunlife.ca is required

# Achievers Term page on mysunlife.ca\*



## Stay on top of your health goals

By achieving the following health goals within your first policy year, you can avoid changes to your premium and a drop in coverage by half (subject to policy minimum face amount). You also must maintain your non-smoker status.

### Health goals

- |   |  |
|---|--|
| 1. <b>HbA1c:</b> 8.5% or less                   | 5. <b>BMI:</b> If BMI is 36 or less at application, must maintain weight. If BMI is 36.1 or more at the time of application, please refer to your amendment on your weight loss goal |
| 2. <b>BP:</b> 140 systolic/90 diastolic or less | 6. <b>eGFR:</b> 60/mL/min per 1.73 m <sup>2</sup> or more  |
| 3. <b>LDL:</b> 130 mg/dl or less                | 7. <b>ACR :</b> Albuminuria 30 mg/dl or less   |
| 4. <b>Cotinine in urine:</b> Negative           |  |

On [insert date], you'll reach one year of coverage. As the date approaches, we'll arrange a lab test to see how your health goals are progressing.

### Looking for advice or have questions about your policy?

Your advisor's here to help.

### Contact my advisor

### Looking for support on managing diabetes?

You have access to our Diabetes Care Program through Lumino Health™ Pharmacy (LHP), with services provided by Pillway. Click here to learn more.

This section is only available for Clients outside of QC

### Frequently asked questions

#### Can I increase or decrease the face amount? 🗨️

No increases are allowed for Achievers Term policies. Decreases are allowed, you can talk to your advisor for more details.

#### What happens to my policy after my term ends? 🗨️

Achievers Term policies under Sun Life Term Insurance for Diabetes cannot be renewed at the end of the initial term and cannot be converted to permanent insurance.

#### How did Sun Life set my health goals? What are they based on? 🗨️

We determined these metrics based on our actuarial experience on the likelihood of complications arising from diabetes. The level of progress you make in the areas outlined in your policy indicates improvements in your overall health, which may allow you to maintain the current terms of your policy.

#### How will I be reminded to take a lab test? 🗨️

Once we order the lab test for you through a paramedical service provider, you'll receive an email from us. The paramedical service provider will also contact you to schedule the test.

#### Can I get another extension to meet my health targets? 🗨️

No. You need to meet the required targets within the time frame as outlined in your policy.

#### What happens if I barely miss one of the health targets? 🗨️

All Clients need to meet all targets as outlined in their policy. If you miss one of the health targets, you will still be able to keep your term life insurance policy. However, the terms of the policy will change for the remainder of your term. The face amount will be reduced in half (subject to the policy minimum face amount of \$50,000) and the premiums will change. For more information regarding the face amount and policy amendments, please refer to your policy or talk to your advisor.

#### If my health improves after the first policy year, can I retake the lab test and reverse my coverage reduction? 🗨️

No. You can take the lab test only once for your Achievers Term policy. If you feel your health has improved, you could submit a new application for insurance and go through the underwriting process again. However, each application will be underwritten based on the product availability at that time. There is no guarantee that the Achievers Term Insurance will be available at the time of new application.

#### From when does my premiums increase if my health goals are not met, or I don't complete the lab test? 🗨️

It would be month 13 when the policy terms will be amended, and a new premium will be charged.

#### How will I be notified of any changes in my coverage based on the lab test result? 🗨️

After the changes in your coverage are made, Sun Life will re-issue a policy amendment and mail it to you.

\* Log-in to mysunlife.ca is required




## Welcome tiles on mysunlife.ca\* for 1-Year Bridge Term Clients (from policy inforce)

Interstitial tile (displayed for one month from policy inforce)


Hi %DISPLAY\_FIRST\_NAME%

**You did it! You're covered with Sun Life 1-Year Bridge Term Insurance.**  
Keep that good feeling going.



[Show me how](#) No, thanks.


Mobile yellow card (displayed until their policy anniversary)

 [Dismiss](#)

**Your loved ones are protected.**  
Here's how you can keep it that way.

[Show me how](#)

Contextual tile (displayed until their policy anniversary)

 %DISPLAY\_FIRST\_NAME%, 1 year goes by fast. Stay protected by applying for another term policy whenever you're ready.

[Show me how](#)

\* Log-in to mysunlife.ca is required



# 1-Year Bridge Term page on mysunlife.ca\*



## Security while you wait for outstanding medical tests

Take comfort knowing you have coverage in place until with Sun Life 1-Year Bridge Term Insurance.

### Re-apply whenever you're ready

Apply for more coverage or a longer term at anytime once you have your outstanding medical requirements and any necessary follow ups.

[I'm ready to re-apply](#)

### Looking for support on managing diabetes?

You have access to our Diabetes Care Program through Lumino Health™ Pharmacy (LHP), with services provided by Pillway. Check now.

### Frequently asked questions

This section is only available for Clients outside of QC

#### Can I increase or decrease the face amount? 🗨️

No increases are allowed for 1-year Bridge Term policies. Decreases are allowed, you can talk to your advisor for more details

#### What happens to my policy after my term ends? 🗨️

Your 1-year Bridge Term policy cannot be renewed at the end of the initial term and cannot be converted to permanent insurance.

#### Is there a time limit for me to re-apply for life insurance? 🗨️

You can re-apply for life insurance once you've completed the outstanding medical requirements and any necessary follow ups. Your 1-Year Bridge Term policy will automatically end after one year.

#### When could I reapply for life insurance? 🗨️

Once you've completed your outstanding requirements, you could reach out to your advisor regarding reapplication.

#### What if I buy another life insurance policy before my 1-Year Bridge Term policy expires? 🗨️

You could cancel your 1-year Bridge Term policy before it expires.

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\* Log-in to mysunlife.ca is required





# Advisor page on mysunlife.ca\*


Switch ID | Contact us | EN |

Sun Life

HOME

Connect with your advisor

Your advisor



Joe Advisor\*

**Email**  
 [joe.advisor@xx.ca](mailto:joe.advisor@xx.ca)

**Call**  
 **Office:** (###) ###-####  
 **Fax:** (###) ###-####

**Address**  
 13 Your Street  
Yourtown, QC G1G 1G1

\* This advisor is an independent representative who sells products issued by Sun Life Assurance Company of Canada as well as products issued by other insurance and financial services companies.

Life's brighter under the sun | [Legal](#) | [Privacy](#) | [Security](#)

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\* Log-in to mysunlife.ca is required



# Welcome tiles on mysunlife.ca\* for Essential Term, Evolve Term, Perm Clients with diabetes

Interstitial tile (displayed for three months from policy inforce)



**Ready for a healthier and happier you?**

Get access to your **free** health resources now!



**Get started**

No, thanks.

Mobile yellow card (displayed until their policy anniversary)



Contextual tile (displayed until their policy anniversary)



\* Log-in to mysunlife.ca is required



## Diabetes Care Program page on mysunlife.ca\* for Essential Term, Evolve Term, Perm Clients with diabetes



### Get a helping hand with managing your diabetes

Diabetes can have a major impact on your life, but it doesn't have to control it. That's why Sun Life wants to help lighten your load and empower you on your health journey. Introducing our **Diabetes Care Program**<sup>1</sup> through Lumino Health™ Pharmacy (LHP), with services provided by Pillway.<sup>2</sup>

#### Learn to better manage your diabetes, improve your health, enjoy your life.

As a Sun Life Client, you are eligible for:

- **Welcome offer**<sup>3</sup>: Get real-time glucose readings to your smartphone with a FreeStyle Libre 2 sensor trial kit after your pharmacy team consultation.
- **Fast, free delivery**: Skip the long lines and wait times and get your prescription medications and supplies delivered to your door.
- **Access to diabetes management coaching**: Get 1-year of personalized guidance from a diabetes healthcare professional.
- **Preferred pricing**<sup>4</sup>: Get preferred pricing on FreeStyle Libre 2 sensors.



### Get a helping hand with managing your diabetes

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Left: Clients with Type 1, Type 2 diabetes  
Right: Clients with pre-diabetes

#### Ready to enjoy these great benefits?

Register for your LHP account with your Sun Life ID and exclusive invite code we've emailed you or will be emailing you soon.

#### Looking for advice or have questions about your policy?

Your advisor's here to help.

Contact my advisor

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## Diabetes Care Program onboarding email (3 days after policy enforce date)



Can't see this email? [View online](#)



### Managing your health, made easier.

Hi <%=name%>.

Managing your health can sometimes cause financial, physical or mental health challenges. That's why Sun Life Clients have access to our Diabetes Care Program<sup>1</sup> through Lumino Health™ Pharmacy (LHP), with services provided by Pillivay.<sup>2</sup> This program can help you feel in control and motivated to stay healthy. This way, you can spend quality time with family and friends, feeling your best.

#### What you get from the program

<b>Welcome offer<sup>1</sup></b> Get real-time glucose readings to your smartphone with a FreeStyle Libre 2 trial kit after your pharmacy team consultation.	<b>Fast, free delivery</b> Skip the long lines and wait times and get your prescription medications and supplies delivered to your door.	<b>Access to diabetes management coaching</b> Get 1 year of personalized guidance from a diabetes health-care professional.	<b>Preferred pricing<sup>1</sup></b> Get preferred pricing on FreeStyle Libre 2 sensors.
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#### How can coaching help me?

Connecting with a specialized diabetes health-care professional can empower you to reach your health goals at your own pace. They'll work with you to develop a personalized action plan to help address your health needs through lifestyle strategies.

#### Ready to enjoy these great benefits?

Here's how to sign up:

1. Click [Sign up for LHP now below](#) and [Create an account](#)
2. Sign up using your Sun Life ID and enter your exclusive referral code: [SL12345](#)

[Sign up for LHP now](#)

Already registered for LHP? Just call 1-877-LUMINO1 to activate your referral code.

Your referral code expires **#date#**



Can't see this email? [View online](#)



### Managing your health, made easier.

Hi <%=name%>.

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[Sign up for LHP now](#)

Already registered for LHP? Just call 1-877-LUMINO1 to activate your referral code.

Your referral code expires **#date#**

Left: Clients with Type 1, Type 2 diabetes

Right: Clients with pre-diabetes



# Monthly wellness email



Can't see this email? [View online](#)



## Summer never tasted so good

Hi <%=name%>,

Throwing a fun summer bash or having a quiet movie night? These 3 diabetes-friendly recipes are perfect for every occasion.

### Why you'll love them

- Fresh and healthy
- Easy to customize
- Handpicked by a nutrition expert (Head Chef, Toronto Raptors)



Sweet potato hummus

[See recipe](#)



Basil-ginger turkey lettuce wraps with spicy slaw

[Make it now](#)



No-knife coconut-soy-pineapple chicken with brown rice noodles

[Get cookin'](#)

Let the tasty times begin!



## Prompts on mysunlife.ca\* for Achievers Term Clients

Active alert tile 1 (displayed for two months until technicians start contacting Clients for lab test)

**i** Important: Make sure your contact information is up-to-date by 9 7 2024. Our lab technician will contact you soon for your upcoming lab test.

[Check now](#)

Active alert tile 2 (displayed for two months until policy anniversary)

**i** Reminder: If you haven't completed your lab test, do it now to ensure your result is ready on time and avoid having your coverage halved.

[Tell me more](#)

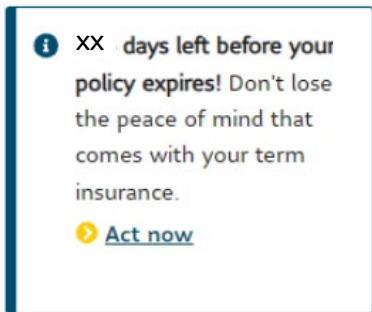
116 days left

\* Log-in to mysunlife.ca is required



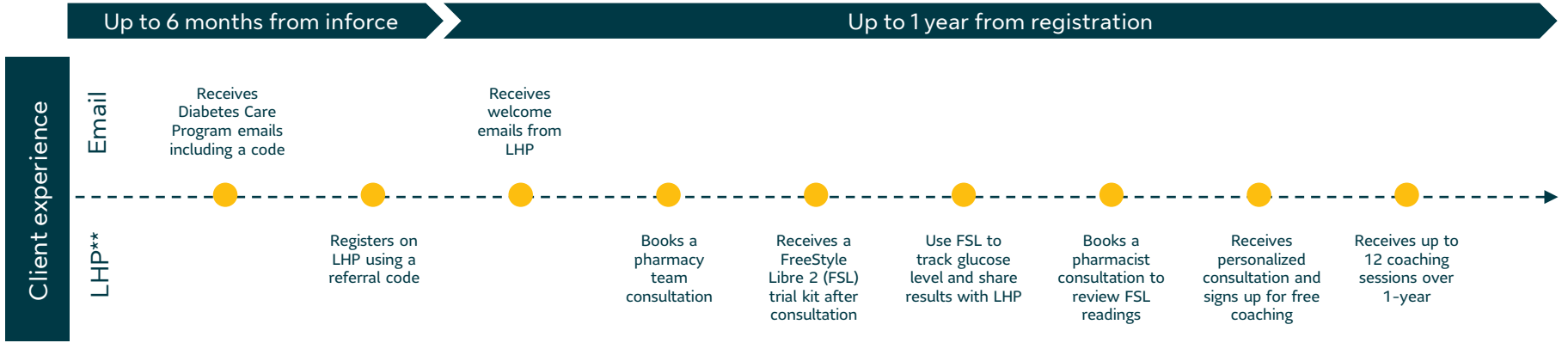
## Prompts on mysunlife.ca\* for 1-Year Bridge Term Clients

Active alert tile (displayed in month 11 from inforce)



\* Log-in to mysunlife.ca is required

Clients will be able to access the Diabetes Care Program\* through Lumino Health Pharmacy (LHP); LHP will nudge Clients to help them stay engaged and make positive health outcomes.



**Advisor opportunity**

For any questions about the program, please advise Clients to contact Lumino Health Pharmacy.

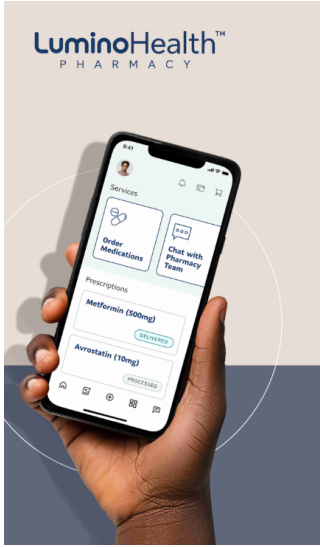
1. Email: [support@luminopharmacy.ca](mailto:support@luminopharmacy.ca)
2. Phone: 1 (877) 586-4661 (1-877-Lumino-1)
3. By secure message or chat on Lumino Health Pharmacy / in-app

\* Diabetes Care Program is not available in Quebec  
\*\* Lumino Health Pharmacy [website](#) or app experience





# LHP registration page



< Create an account

**LuminoHealth™**  
PHARMACY

Get started

- Sign up with Sun Life ID
- Sign up with Google
- Sign up with Apple
- Sign up with Email

By logging into the app you agree to the [Terms & Conditions](#) and [Privacy Policy](#)

Already have an account?  
[Sign in](#)

Provided by **Pillway**

9:41

< Log in

Create

- Sign up with Sun Life ID
- Sign up with Google
- Sign up with Apple
- Sign up with Email/Phone

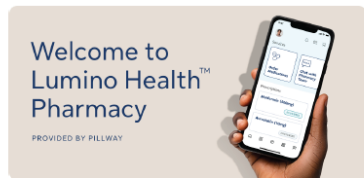
By logging into the app you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

Don't have an account?  
[Create an account now](#)

\* Diabetes Care Program is not available in Quebec



# LHP welcome emails (day 1, 5, 20 from registration)



Hello [First Name],

You can now get pharmacy services at your fingertips – wherever you are.

**Take advantage today:**

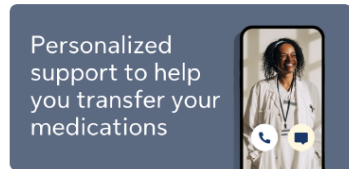
- 1 Log in to your account.
- 2 Transfer or upload your prescription in just a few clicks.
- 3 Place your order – we'll automatically apply the promotion at check-out.

We understand that you may not need to fill prescriptions right now. That's why you'll have up to 12 months to take advantage of this promotion.

Get ahead by logging in to complete your profile now.

[Log in](#)

Thanks for choosing Lumino Health Pharmacy!



Hello [First Name],

Filling your prescriptions just got easier with Lumino Health™ Pharmacy, provided by Pillway. Skip the wait and get 1:1 support with a trusted and knowledgeable pharmacist wherever and whenever you need.

**Our pharmacists can help:**



Transfer your prescriptions from your current pharmacy to us.



Provide personalized counseling and coaching specific to your needs.

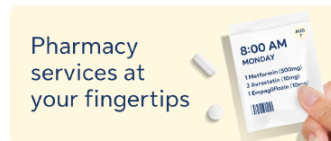


Adjust medications like prescriptions for minor ailments.

**Talk to a pharmacist**

Log in to your account to connect with our pharmacist support team today – at no cost. Text, chat or call – you have options.

[Log in](#)



Hello [First Name],

Getting your prescriptions filled couldn't be easier with Lumino Health™ Pharmacy, provided by Pillway. Avoid the lineups and enjoy free delivery straight to your doorstep.

Simply transfer your prescriptions from your current pharmacy to us. You can do it in just a few clicks.

**Here's how:**

- 1 Log in to your account.
- 2 Go to My Prescriptions and select Transfers.
- 3 Tell us where you currently fill your scripts and select Transfer all prescriptions.

[Transfer my prescriptions](#)

**After you've submitted your request, just sit back and relax.**

Our pharmacist will contact your pharmacy to transfer your prescriptions and handle your insurance directly.

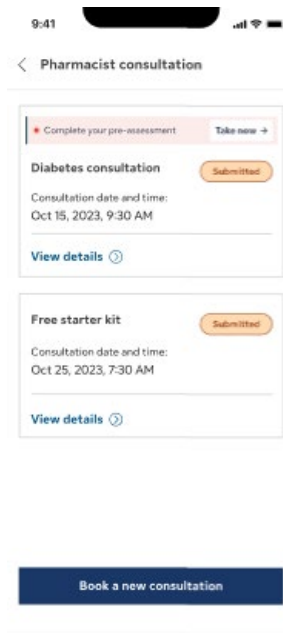
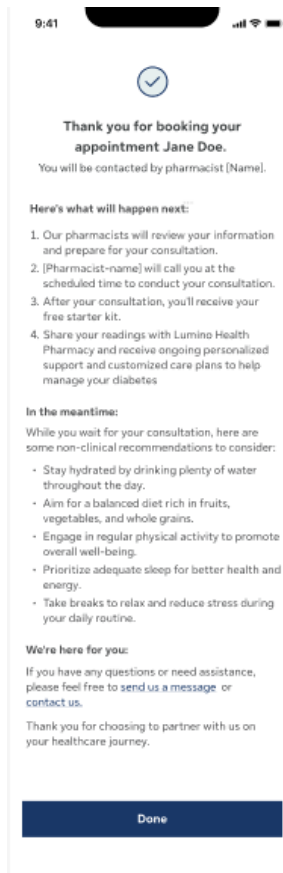
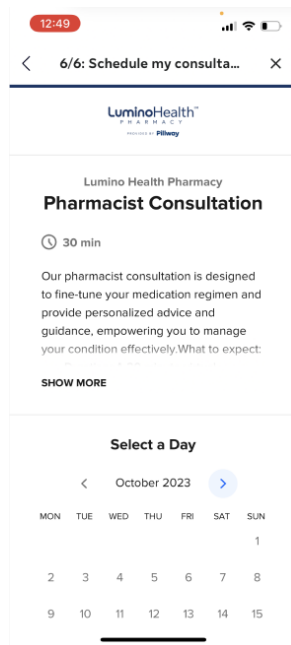
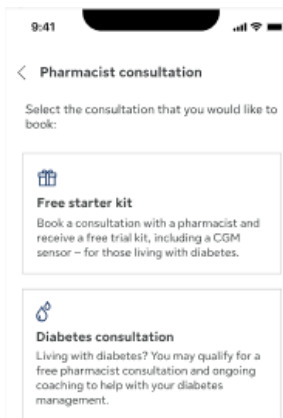
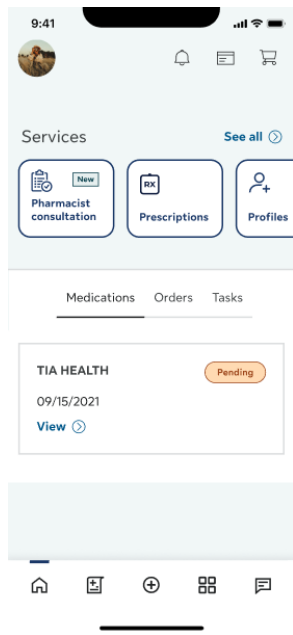
You can have peace of mind knowing we'll also send you a confirmation via email and in-app messaging.

We're here to help you manage your health with confidence.

\* Diabetes Care Program is not available in Quebec



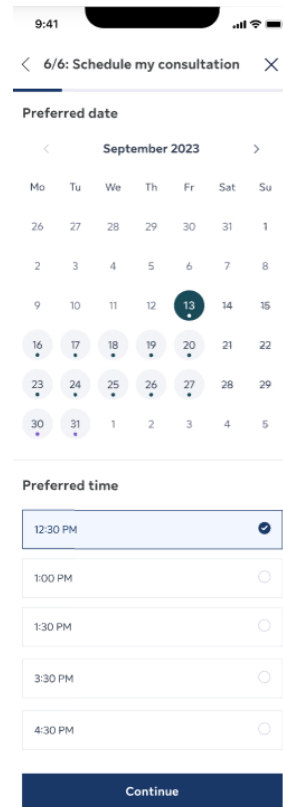
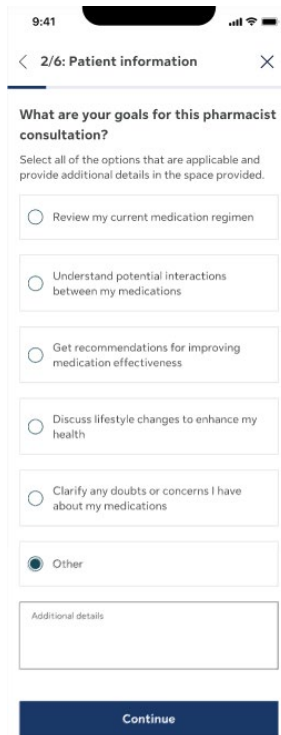
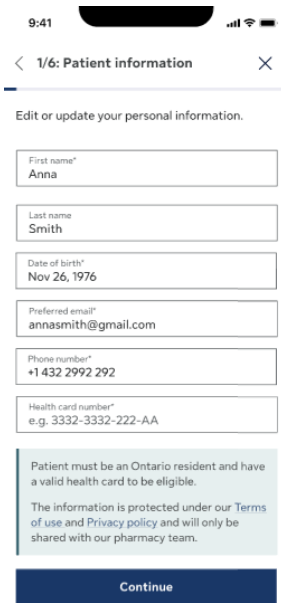
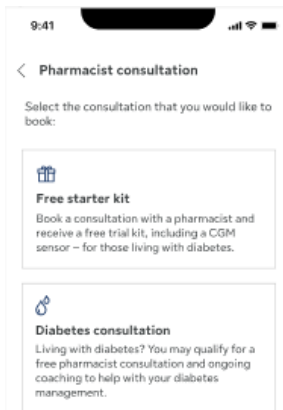
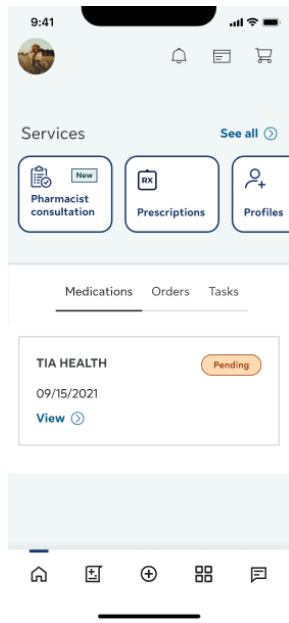
# LHP free trial kit redemption journey



\* Diabetes Care Program is not available in Quebec



# LHP pharmacist consultation journey



\* Diabetes Care Program is not available in Quebec



# Diabetes management coaching experience

9:41 [Signal] [Battery]

[Take home summary](#)

[Download my summary](#)

Below is a summary of your consultation:

**List of resources & contact provided**

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

**Referral information**

Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

**Prepared by** (Pharmacist Details)

First name	Last name
Rashi	Nangpal

Date of diabetes education  
Aug 25, 2023

**My goals**

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

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**What do I do to get there**

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- Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.
- Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

**List of resources & contact provided**

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

[Health care plan](#)

[Download my care plan](#)

Congratulations Anna,  
You are one step closer to achieving your health goals.

Your Take home summary is ready  
to be viewed. Your signature is required. [Take action](#)

**Diabetes consultation** Completed

Consultation date and time:  
Oct 15, 2023, 9:30 AM

[View details](#) [My care plan](#)

[Book a new consultation](#)

**Monitor Glucose Readings:**

The annual MedsCheck program is designed for users who are taking multiple chronic medications or have specific health conditions. Your health is unique, and we want to ensure you receive the most appropriate care.

**Get Regular Check-ups:**

Schedule A1C, blood glucose, blood pressure, and cholesterol checks. Reporting your results empowers your healthcare team to guide you effectively.

**Stay Active:**

Implement an exercise regimen that suits your lifestyle. Every step counts towards your well-being. Let's stay active together!

**Eat for Health:**

Consult with a registered dietitian for personalised diet and nutrition advice. Nourishing your body fuels your journey to better health.

Remember, each small step you take brings you closer to your goals. Your dedication and commitment will yield wonderful results. We're here to support you every step of the way.

[Back to home](#)

9:41 [Signal] [Battery]

[Pharmacist consultation](#)

Your Take home summary is ready  
to be viewed. Your signature is required. [Take action](#)

**Diabetes consultation** Completed

Consultation date and time:  
Oct 15, 2023, 9:30 AM


[View details](#) [My care plan](#)

[Book a new consultation](#)

**Episode 12 - How to get the most out of your CGM** Share

[Dan Pflingtraef](#) 3 months ago

[The Path Podcast] Episode 12 - How to get the most out ... Share



Watch on [YouTube](#) 12 the most out of y

**Remission Possible!** Share


[Werner Spanghel](#) a month ago

We have had several people comment that family, friends, and even physicians have doubted that remission of diabetes is possible. Indeed some older definitions of diabetes being an irreversible, progressive metabolic condition that ultimately leads to devastating complications are still out there.

Those of you in this program are at the crest of the wave and know differently! The word is spreading - through yourselves, this program, and, in fact, diabetes remission guidelines have been published by the Canadian Diabetic Association. So those who are not aware of this fact - are simply not up to date. 🙌

There is a great website: [diabetesremission.ca](#) that has information for patients, health providers, success stories - and even has a letter that you can print to give to physicians who may not be aware.

Check it out!

 Liked by Lisa and 35 others

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\* Diabetes Care Program is not available in Quebec

We'll take care of ongoing communication to remind Clients that you support their efforts to manage diabetes. You'll have more opportunities to build trust and offer a holistic approach to more Clients.