

“CREATING A STRONG FOUNDATION TO ENSURE THE SUSTAINABILITY AND EVOLUTION OF BENEFITS PLANS BEGINS WITH CREATING A CULTURE OF ENGAGEMENT AND HEALTH MANAGEMENT.”



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Photography: Rob Barnes

**What trends in health benefits are you most excited about?**

I'm excited about the increased focus on prevention, awareness and well-being, and the related shift towards more digital and virtual opportunities that are keeping health top of mind within an organization's culture. At Sun Life, we're working to better support plan sponsors in how they integrate health promotion, risk prevention and early intervention activities into their model, because we believe this is where best practices in plan management and employee health management start. We also see an opportunity to help plan sponsors manage the coming demographic shift, as boomers retire and millennials assert their presence in the workforce.

Millennials are projected to make up 50 per cent of the global workforce by 2020. They have different expectations around group benefits plans, want more choices and tend to talk more openly about their mental health. Understanding the work characteristics of millennials and how they link to health is critical to building a strong work culture.

**What are the biggest challenges that plan sponsors are facing today?**

There is increasing pressure to manage plan costs and sustain plans in the face of high-cost drugs, to balance the plan design, communication and access needs of different demographic groups within workplaces, and to cope with the rising incidence of chronic diseases.

In particular, we're seeing much more focus on mental health, and for good reason. Given the amount of time we spend in the workplace, organizations have a tremendous opportunity to support positive overall health.

**You're leading the new Integrated Health Solutions area at Sun Life. How are you differentiating what you're offering to plan sponsors?**

By bringing our national team of experts, resources, and program solutions related to mental health, health and wellness, and absence management under the newly formed Integrated Health Solutions department, we're creating the ideal foundation for a seamless client experience around a broader focus on

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health management. We're making it easier for sponsors to incorporate innovative best practices in prevention, awareness and early intervention for at-risk members, and to see their plans through the overall lens of health management, rather than the more traditional, siloed and/or reactive disease management focus. Our goal is to connect and support the entire continuum of health in a holistic manner, including physical, mental and financial health.

**How have your past experiences prepared you for the challenges of your new role?**

I've spent the majority of my career working with businesses, developing strategies to optimize organizational health and tie this focus to business outcomes. Whether working with a prevention and health promotion focus or, more recently, with an absence and disability management lens, I have great passion around this important business priority. Furthermore, mental health has been woven through those experiences. I've had a great deal of experience working with many forward-thinking business leaders—our clients and partners—and that's been absolutely key to building the right model to prepare for current and future health benefits challenges.

**What prompted Sun Life to change its approach and take a more multi-faceted perspective on health benefits?**

It's been a natural evolution. Prevention through wellness has been a key area of focus for Sun Life for over a decade now. In recent years, we have expanded our

focus on providing strategic support around absence and disability management by building a national team of experts who work closely with our clients. We have also significantly enhanced our resources and expertise in mental health. Now we've brought all of those investments together with the added lens of financial health to create a more integrated, collaborative model and a more holistic experience for sponsors. The better aligned we are, the better we can connect and support each client's unique requirements.

**What are the risks of the more traditional "siloed" model, in which physical, mental and financial health are addressed separately?**

Health is multi-faceted, so alignment and integration are essential to best address employees' health needs. For example, a health risk assessment must be comprehensive and touch on behaviours or attitudes around many aspects of health to provide a complete picture of an individual's risks and, thus, opportunities. From an organizational perspective, employers need to do the same thing. Making strong links between each component that impacts organizational health and subsequent business cost drivers can create an optimal health culture and improve business results within an organization.

**Are there "quick wins" that plan sponsors can get from a more integrated approach?**

There's the immediate efficiency of accessing streamlined data and needs assessment information and reports.

Sun Life works with our clients to create an integrated solution—one that connects the dots—to help employers understand the trends and opportunities that matter most to their health and productivity. We'll be bringing together data points, objective setting, and policy and practice review to build strategies that meet each sponsor's specific health-management objectives.

**What are the longer-term advantages?**

Creating a strong foundation to ensure the sustainability and evolution of benefits plans begins with creating a culture of engagement and health management. This requires strong senior leadership support and investment, a best-practice approach to innovation and change, and regular communication. A dedicated focus on manager and employee training and education as well as supportive policies and practices is also imperative. Layer in new means of engaging and motivating members through technological advances, like health apps and wearable devices to promote improved behaviour as well as excellent on-site programs and resources, and health can permeate the organization. At a tactical level, setting the philosophy of an integrated health benefits model feeds into policy development—from the basic aspects of healthy food choices and activity supports, to agile and flexible working models, to work modifications and return-to-work accommodation pre- and post-absence.

