

WOMEN IN LEADERSHIP

"It's an exciting time to be leading people and challenging them to explore something a little different so they grow and feel empowered to find new ways to support our clients."

Kim MacFarlane

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How are digital experiences transforming how members interact with their plans?

Plan members can now interact with their plans more directly and more often, which is great! We've made transactions easier for members, provided web and mobile access to information, and introduced digital onboarding. We're also converting data into information, enabling us to deliver more personalized experiences and proactive outreach. We call this our Health by Design approach to benefits. It includes prevention-focused programs such as Manulife *Vitality* – available to all plan members with extended healthcare – which uses gamification and behavioural science to drive healthy changes in behaviour. Health by Design also includes intervention programs, through which we can identify individuals most at risk and connect them with programs or services that best support the challenges they're experiencing.

What are some of the trends and lessons emerging from the pandemic?

The most obvious trend is how quickly businesses, including Manulife, have been able to adapt to a work-from-home workforce. Now, as companies are thinking about having employees return to their workplaces, we're seeing discussions around hybrid models that include more work-from-home options.

Our 2020 Wellness Report showed an increase in the number of individuals self-reporting mental health concerns, and we believe that's directly tied to the pandemic. Moving to a hybrid model creates the opportunity for better work-life balance, and I think this will, in the long term, also help employers with costs related to mental health. Of course, even before the pandemic, mental illness was the leading cause of disability, so we've been actively managing it for some time through our Health by Design focus on prevention, early intervention, and wellness.

Another trend is the emergence of virtual healthcare. Our Healthcare Online program connects individuals to primary care virtually. It's convenient, and it breaks down barriers to access, which has made it popular with both employees and employers. It's actually pretty amazing how quickly patients and providers have adapted to virtual health appointments and care.

Finally, we're very concerned about those employees either delaying or not seeking appointments with their doctors due to the pandemic. For example, while we don't think the pandemic is curing cancer, we've seen a reduction in the number of cancer claims in our disability portfolio. This is worrisome because delaying or avoiding appointments and screenings may result in diagnosis at a later stage, potentially making treatment more extensive

and difficult. Again, this is something we're monitoring closely, and we're considering how we can help individuals in these situations.

How are you, as a leader, steering Manulife Group Benefits through a period of transition?

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We continue to invest significantly in technology. Just as important, we're supporting and encouraging engagement and personal development among our employees. As technology changes, roles change, so we've introduced a new learning hub for Manulife employees around the world, where they can connect to videos, articles, and more. We're really encouraging everyone to use these resources to help them grow in their careers and future-proof our organization.

We're also supporting engagement through recognition; employee resource groups; guest speaker events; and robust diversity, equity, and inclusion efforts. Bringing together different opinions and ideas allows us to approach problems differently and create opportunities we wouldn't otherwise have seen.