



WOMEN IN LEADERSHIP



You've been designing products in the health and benefits sector for over a decade. What is one of the biggest trends you've seen emerge?

We have a diverse workforce in Canada, which can be challenging for both plan sponsors and product designers. But increasingly, people of all ages and backgrounds expect personalization and choice — which modular or flexible plan designs give them.

How can employers adapt benefits solutions to meet evolving employee needs?

Because of our plan members' diverse needs, we design broad products with the flexibility to be personalized. For example, we offer virtual or in-person supports for mental health and well-being.

It's important to leverage data to make informed decisions and avoid unintended biases. Employers should track engagement with metrics and surveys, and segment results — especially to include groups often overlooked, like new Canadians and people with disabilities.

GreenShield takes a highly integrated approach to providing coverage and health-care solutions for its members. Why is this important?

Everyone has complex health needs, and fragmented care often leads to missed support. Our data shows that when there's friction — like being redirected or asked to pay — 20 to 40 per cent drop off, especially those most at risk.

That's why we created GreenShield+: a digital health and benefits platform that fully integrates care and coverage. It connects services like telemedicine, pharmacy, chronic disease and mental-health support with benefits access, letting users check coverage, get care and submit claims in

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Lucy Turowicz
Senior Vice-President of Product and Data
GreenShield

one place. The result: less system navigation, more focus on health.

Integration enables AI-powered personalization at scale by suggesting each member's next best action, based on their plan and profile needs.

How is technology enabling GreenShield's plan members to access the care they need?

We've incorporated chatbots and live care navigators into our ecosystem. Instead of searching through a benefits booklet, you can ask natural language questions and get natural language answers. Meanwhile, video therapy appointments make care accessible for people in remote areas and those caring for children or aging parents. As well, analytics show us how systems are used. This helps us educate plan sponsors on the user experience and design products that meet plan members' needs.

How can employers design benefits plans to be more inclusive to women?

Plan sponsors see that benefits designed for women support retention and drive business. Women disproportionately use mental-health (67 per cent), telemedicine (59 per cent) and digital pharmacy (57 per cent) benefits. Spending on menopause support is up 36 per cent,

and \$8 million went toward fertility drugs this year. Employers are addressing women's caregiving demands with personalized, data-driven benefits.

At GreenShield, we support working women through several initiatives. Our new Hormonal Health program, led by nurses, helps women understand health impacts across fertility, perimenopause and menopause. We're co-developing Canada's first caregiving benefit with our client, SE Health, offering access to a certified personal support worker for employees with dependent parents or grandparents. Additionally, our Women's Mental Health program provides free, culturally sensitive care nationwide.

What advice would you give to other women interested in careers in technology and product design?

Own your place at any table. Be curious, build your skills and fall in love with the problem instead of the solution. Seek mentors and mentor others. As you progress, always remember what it was like to be the person fighting for space at the table.

