

# **Frequently Asked Questions**

## Q: What is included in the service for Medavie Blue Cross plan members?

As a Medavie plan member, you'll receive free access to the sanoMidLife online midlife assessment, symptom relief guide, educational resources, and Sano—our Al-powered virtual health assistant. You'll also be invited to book a call with a Health Coach. The first 15 minutes of this call are dedicated to answering your questions and helping you decide if the full program is right for you.

#### Health Coaching and Clinician Care

If you choose to continue, the full sanoMidLife program offers virtual appointments (by phone or video) with both a Health Coach and a Nurse Practitioner. You'll get a personalized care plan designed just for you - this may include prescriptions, supplement suggestions, lifestyle guidance, educational resources, and public healthcare navigation when needed.

Over a 12 month period, you'll have 4 Health Coaching sessions plus 2 appointments with your Nurse Practitioner. If you need more time with your Nurse Practitioner or wish to include care from a Naturopathic Doctor, that's available too, for an additional fee.

## Q: What is the fee for Health Coaching and Clinician care?

The program is available to Medavie Blue Cross members for \$500 plus applicable taxes - a savings of over \$300 off our standard pricing. This fee is eligible for reimbursement under many Medavie Blue Cross plans, often at 80% or more, depending on your coverage.

# Q: Is the cost of the program covered by my Medavie Blue Cross benefits?

Many Medavie Blue Cross plans include coverage under the Health Coaching and Chronic Disease Management benefit, often covering 80% or more. We'll submit the claim for you, and you'll just pay any remaining balance. Once you register, we'll confirm your coverage and let you know.

You can also use a Health Spending Account (HSA) or Personal Wellness Account (PWA) toward the cost. Please note: blood work, medications, supplements, Naturopathic Doctor visits, and other optional services aren't included in the program fee, but may still be eligible for coverage through your benefit plan or HSA/PWA.

## Q: When do I pay for the program?

When you decide to proceed with Health Coaching and Clinician Care, payment is required at that time.

#### Q: What is a Health Coach?

A sanoMidLife Health Coach is a trained professional who supports women through the physical, emotional, and lifestyle changes of midlife. Health Coaches help clients identify their goals, manage symptoms, and make sustainable changes in areas like nutrition, sleep, stress, and physical activity. They provide ongoing encouragement, accountability, and guidance between clinician visits to help clients feel supported and empowered.

#### Q: What can I expect from my Nurse Practitioner?

Your Nurse Practitioner (NP) is a highly trained medical professional who can assess, diagnose, and manage symptoms related to perimenopause and menopause—like hot flashes, sleep issues, mood changes, and irregular periods. They can prescribe medications (including hormone therapy), order lab



tests, and create a care plan tailored to your needs. NPs also focus on long-term health, helping to monitor and manage risks that can increase in midlife like heart disease, osteoporosis, and thyroid issues.

## Q: What is a Naturopathic Doctor's approach to midlife care?

A Naturopathic Doctor (ND) takes a natural, holistic approach to midlife wellness, aiming to get to the root of symptoms like fatigue, brain fog, weight changes, and hormonal imbalances. They use tools like nutrition, supplements, herbal medicine, and mind-body therapies to support overall health. NDs emphasize prevention and education, empowering you to take an active role in your care. In Ontario and British Columbia, they can also prescribe medications like hormone therapy.

Appointments with a sanoMidLife ND are available as an add-on, and many Medavie Blue Cross plans offer coverage for naturopathic care—check your plan for details.

## Q: What are the key differences between a Nurse Practitioner and a Naturopathic Doctor?

A Nurse Practitioner (NP) is a regulated healthcare provider with advanced medical training. They can assess and diagnose health conditions, order tests, prescribe medications, and develop treatment plans - similar to a family doctor. NPs often focus on both prevention and treatment, blending clinical care with a holistic approach.

A Naturopathic Doctor (ND) also provides patient-centered care, but their focus is on natural and holistic therapies. NDs use tools like nutrition, herbal medicine, acupuncture, and lifestyle counseling to support the body's ability to heal. While some NDs have limited prescribing rights depending on the province, they typically do not offer the same range of medical interventions as an NP. Together, they offer complementary perspectives—medical and natural—that can work well in an integrated care plan.

#### Q: Can my partner access sanoMidLife through my benefit plan?

If your partner is listed as a dependent under your Medavie Blue Cross benefits, they can access sanoMidLife with the same coverage as you. If they have their own benefit plan through their employer, claims must be submitted to that plan first. Any remaining amount can then be submitted to your Medavie Blue Cross benefit plan for reimbursement.

#### Q: Can I keep using the service after the first 12 months?

Absolutely! You're welcome to renew after your initial 12 months. You'll continue to receive the same great Health Coaching and Clinician Care, and if your Medavie Blue Cross benefits have renewed (which usually happens annually), coverage may be available again.

#### Q: Does the program include the cost of supplements and medications?

The sanoMidLife program includes all the services listed above, but the cost of supplements and medications is not included. These expenses may be eligible for reimbursement through your benefit plan.

# Q: How long does it take to complete the sanoMidLife Assessment?

The Assessment includes a standard menopause scale, symptom reporting and goal setting and can take between 10-20 minutes to complete. It's time worth investing if you suspect you are experiencing menopause-related symptoms. Once completed, you receive a Symptom Relief Guide that includes the



results of your assessment. Giving you and your health team the information needed to drive informed healthcare discussions.

## Q: How do I book an appointment with a sanoMidLife clinician?

Once you complete the sanoMidLife Assessment you will be invited to book your first appointment with a Health Coach. You meet with a Health Coach prior to meeting with a Nurse Practitioner as the Coach will answer any questions you may have, review your medical history.,

# Q: How long are the appointments with the clinician?

Your initial appointment with a Health Coach will be up to 45 minutes, and your initial appointment with a sanoMidLife Nurse Practitioner will be approximately 20 minutes.

## Q: Are all appointments virtual?

sanoMidLife is a fully virtual service provided by either video call or phone call. In the event your symptoms or condition requires a physical exam or visual observation, we will help coordinate these inperson exams with your GP or an alternate healthcare provider in the event you don't have a GP.

#### Q: Who can I access if I have questions?

You have a few options, depending on the type of support you need:

## • Service or technical questions?

Reach out to us directly:

Email: info@sanoliving.aiPhone: 1-888-475-7046

#### Menopause-related questions?

You can ask Sano, our AI Virtual Assistant, available 24/7 to provide trusted answers anytime you need them.

## Q: Why choose sanoMidLife instead of seeing my GP?

sanoMidLife is designed to complement the care you may already be receiving from your family doctor - and to fill the gap for women who don't have a GP or aren't getting the menopause support they need. Our team specializes in midlife and menopause care, offering longer appointments, personalized treatment plans, and access to clinicians with focused expertise in women's health. We also provide a broader range of treatment options, including lifestyle support and complementary therapies, for a more comprehensive and proactive approach to managing your symptoms and supporting your long-term health.

#### Q: Can I use the service if I don't have a GP?

Yes! sanoMidLife is here to support you, even if you don't have a family doctor. Our focus is specifically on menopause and related symptoms. If something comes up that requires an in-person exam or a physician's assessment, we'll help guide you to the right care options.

## Q: Can sanoMidLife help with a pre-existing condition?

Our focus is menopause care. If you have a pre-existing condition unrelated to menopause, we recommend continuing care with your GP or specialist. sanoMidLife is designed to complement - not replace - existing care. In more complex cases, we may not be able to proceed with treatment.



# Q: What treatment will I receive through sanoMidLife?

If you choose to meet with a Health Coach and Clinician, you'll receive a personalized care plan that may include prescriptions, supplements, lifestyle recommendations, and other evidence-based treatments tailored to your needs.

# Q: How much does Hormone Replacement Therapy (HRT) cost?

The cost of HRT can vary based on the type of hormone, dosage, and the pharmacy you use. To get an accurate estimate, it's best to speak with your sanoMidLife clinician, pharmacist, or insurance provider. Coverage may be available through your benefits plan.

# Q: Is a prescription for HRT included in the service?

If medically appropriate, yes. Your sanoMidLife clinician will assess your symptoms, medical history, and treatment goals to determine whether HRT or Bioidentical HRT (BHRT) is right for you. They'll also explain the options, benefits, and any potential risks.