

FAQ about Health Risk Assessments (HRA)

Does Manulife get to see my individual results from the Health Risk Assessment (HRA)?

No. All individual results and scores are housed in a third party (MediResource Canada Inc.) vendor's secure server. Not even the vendor can access individual data. Manulife can only request aggregate reporting (no less than 25 participants), so that everyone's information is seen as a part of the "big picture" only.

Can Manulife or Saint Mary's use my individual results to make changes to my premiums, or other benefit and underwriting decisions?

No for two reasons. Firstly, this would be against Manulife's practices and policies. And secondly, Manulife and Saint Mary's cannot access individual data from the HRA.

Why should I take the HRA? I've got a family doctor.

The HRA is your own personal measure of how your health is doing. We all know that the typical visit with a family doctor is usually quite brief, and it is often difficult to ask all the questions you might have in one appointment. The HRA allows you to get a measure on your health in "real time", and also track how you're doing over time. It is also a good tool to have with you the next time you visit your doctor. You could discuss any questions or actions you may want to follow up on for yourself, and track your health changes together.

How long will it take to complete the HRA?

Taking the HRA is quick and easy – you only need to spend about 20 minutes to answer questions on your health and lifestyle habits.

What information is needed for the HRA?

Having your height, body weight, total cholesterol level, HDL and LDL cholesterol level, blood pressure and Body Mass Index (BMI) (your health numbers) will allow you to receive the most accurate report. If you do not have this information, you can still get meaningful results.

Where does the information on www.myhealthforlife.ca come from? How do I know it's accurate, and that I can trust it?

Manulife works with a company called MediResource, to house the HRA and provide all the information that is on website www.myhealthforlife.ca. MediResource is a Canadian company that provides more consumer health information solutions in Canada than any other group. This has enabled MediResource to learn from tens of millions of Canadian consumers about how they prefer content to be structured, navigation preferences, and how to deliver a superior user experience.

To ensure reliability in the results of the HRA, the questions in the majority of the health risk factor modules are based on scientifically researched and validated questionnaires. This means that the questions and possible answers have been tested on hundreds of patients, in a scientific manner, so that you can feel confident that the results accurately identify those at risk of health problems. Other module questionnaires are developed to assess whether a user is attaining goals as recommended by leading health authorities (e.g. Health Canada, Canadian Diabetes Association, etc.).



Furthermore, to maintain the reliability and accuracy of the information provided to assist users in understanding and managing their personal health risks, MediResource writers have developed content using the latest evidence-based findings and references published in medical textbooks, medical journals such as *The New England Journal of Medicine*, and other reliable sources such as published clinical practice guidelines.

The HRA has been created to allow users to understand how personal medical and lifestyle choices can contribute to health risk and encourages users to take measures to address the risk factors that apply to them.

How often should I take the HRA?

Small changes in health habits can make a big difference in determining your health risk, along with your age. After you have taken the HRA a few times, you will see where you are doing better and where you can make improvements. It will show you where you need to take action. Your report will create the action list of important things to talk with your doctor about, tests or treatment you may want to consider, as well as any health risks.