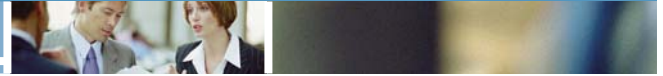


# I N F O Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

**INDUSTRIAL ALLIANCE**  
INSURANCE AND FINANCIAL SERVICES INC.



## Health Problems Are Costly. **LET'S TAKE ACTION!**

Do businesses see implementation of health and wellness activities as an expense rather than an investment?

Despite all the information on the consequences of health problems, concrete steps to promote health in the workplace aren't the norm. This lack of initiative is in evidence both at the corporate and individual level. Because there is increasingly less room to manoeuvre when it comes to improving profitability, investing in employee health and wellness in the workplace can end up being a very profitable business decision. Preventive action taken now can result in reduced health-related costs later and can increase efficiency.

### Figures on Health and Wellness in the Workplace

- › Eliminating a risk factor for a worker increases their productivity by 9% and reduces absenteeism by 2%.<sup>1</sup> Among the principal risk factors that can be changed are: smoking, high cholesterol, sedentary behaviour, a diet low in fruits and vegetables, obesity, hypertension, diabetes, stress and alcoholism.
- › A physically-active employee remains efficient throughout the day, with productivity that is 12% higher than that of inactive employees.<sup>2</sup>
- › Every week 500,000 Canadians miss work because of mental health problems.<sup>3</sup>
- › The cost of replacing an employee is estimated to be one to three times the salary for their position.<sup>4</sup>
- › The gap between the increase in shareholder value in businesses that offer health programs and those that don't is 28%.<sup>5</sup>

<sup>1</sup>Pelletier B, Boles M, Lynch W., Change in health risks and work productivity over time

<sup>2</sup>Health Canada

<sup>3</sup>Quebec Employers' Council, 1998

<sup>4</sup>Work-Life Compendium, 2001

<sup>5</sup>Watson Wyatt, North American survey, 2008

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## Concrete Steps

Fostering a health-friendly workspace and increasing individuals' responsibility for their own health is the key to success. Studies show that, of determining factors when it comes to health, 50% have to do with our behaviour, 20% with environment, 20% with genetics and 10% with access to healthcare.<sup>6</sup> Therefore, implementing a structured health promotion program in the workplace is the solution. In 2008, a survey carried out by Medisys revealed that 77% of Canada's top employers had a structured health promotion program.

Specialists in the field, as well as organizations promoting workplace health, recommend five steps to help achieve the results targeted by setting up a structured program:

- › Adopt a corporate objective to be a healthy workplace.
- › Form a health and wellness committee made up of senior personnel, all management levels and employees. Everyone should be represented and encouraged to take responsibility for their actions.
- › Gather data to identify staff members' needs and the business's challenges with respect to health.
- › Set up an intervention plan structured around the identified needs.
- › Carry out an evaluation of each intervention to assess its effectiveness and return on investment.

<sup>6</sup>Center for Disease Control (CDC)

## We're Here to Help you

Industrial Alliance supports our clients' initiatives in the field of prevention by offering high-quality services adapted to their needs.

Our mission is to assist you in your efforts to improve your employees' health, as well as the health of medium and large businesses. Our counsellors are available to guide you through the implementation of a health program.

We will help you obtain the support of senior personnel by providing you with:

- › Statistical reports showing the financial situation of your group insurance coverage.
- › A customized analysis report that presents a complete picture of causes and trends related to short- and long-term disability, as well as a profile and costs of prescription drug use and other health services use.

We will assist you in gathering the data necessary to identify your business's needs by making our online Health and Wellness Companion available to you. This site, sanctioned by the Canadian Medical Association and available at cost, offers three main tools:

- › A personalized health profile developed with the help of online questionnaires evaluating your lifestyle habits (nutrition, sleep, stress, physical activity, etc.) in order to identify health risk factors on both the individual and organizational levels.

## Health Prevention Initiatives

### GP<sup>2</sup>S (The Group for Promotion of Prevention Strategies)

A not-for-profit organization dedicated to promotion and education in the field of workplace health, GP<sup>2</sup>S encourages Quebec businesses to promote and integrate their employees' holistic health into their management approach.

### Quebec's Healthy Enterprise Standard

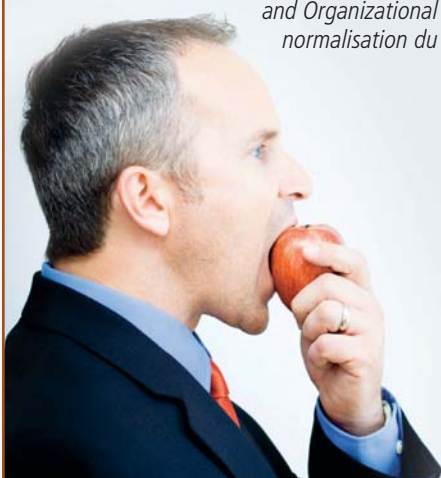
GP<sup>2</sup>S is behind the creation of the *Healthy Enterprise* certification program. The program is based on standard 9700-800, *Prevention, Promotion and Organizational Practices for Health in the Workplace*, developed by the *Quebec Standard Board (Bureau de normalisation du Québec)*. It aims to maintain and improve employee health on a lasting basis by:

- › Integrating the value of employee health into business management practices
- › Creating conditions that encourage employees to take responsibility for their health
- › Developing healthy lifestyles and maintaining a workplace that fosters wellness

It focuses on two goals:

- › Providing a framework for the implementation and maintenance of management practices that promote the wellness of individuals in the workplace
- › Recognizing the efforts of businesses through certification

For the moment, this standard applies to businesses in Quebec. However, GP<sup>2</sup>S is working to offer the program across Canada.





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- › A health record allowing you to consolidate your personal and family information (illnesses, medications, allergies, vaccinations, etc.).
- › A reliable information bank on illnesses (information on asthma, cholesterol, diabetes, cancer, mental health, etc.) and drugs.

You will receive guidance on setting up a structured intervention plan and following up on it with:

- › The advice and support of our counsellors and our partners who are specialized in prevention. You will then be able to plan educational and awareness-raising activities integrated into the realities of your workplace. Finally, follow-ups and assessments of the interventions will provide a picture of the return on investment.

## Your Trusted Partner

Encouraging each person to take responsibility for their actions and changing negative behaviours and mindsets are a winning solution for fostering commitment, reducing absenteeism and presenteeism, and increasing business profitability. At Industrial Alliance, we want to be your trusted partner when it comes to prevention.



## Importance of Absence Management

### WHY EARLY INTERVENTION?

In today's competitive and fast-paced economy, employee wellbeing is vital to the ongoing success of any organization.

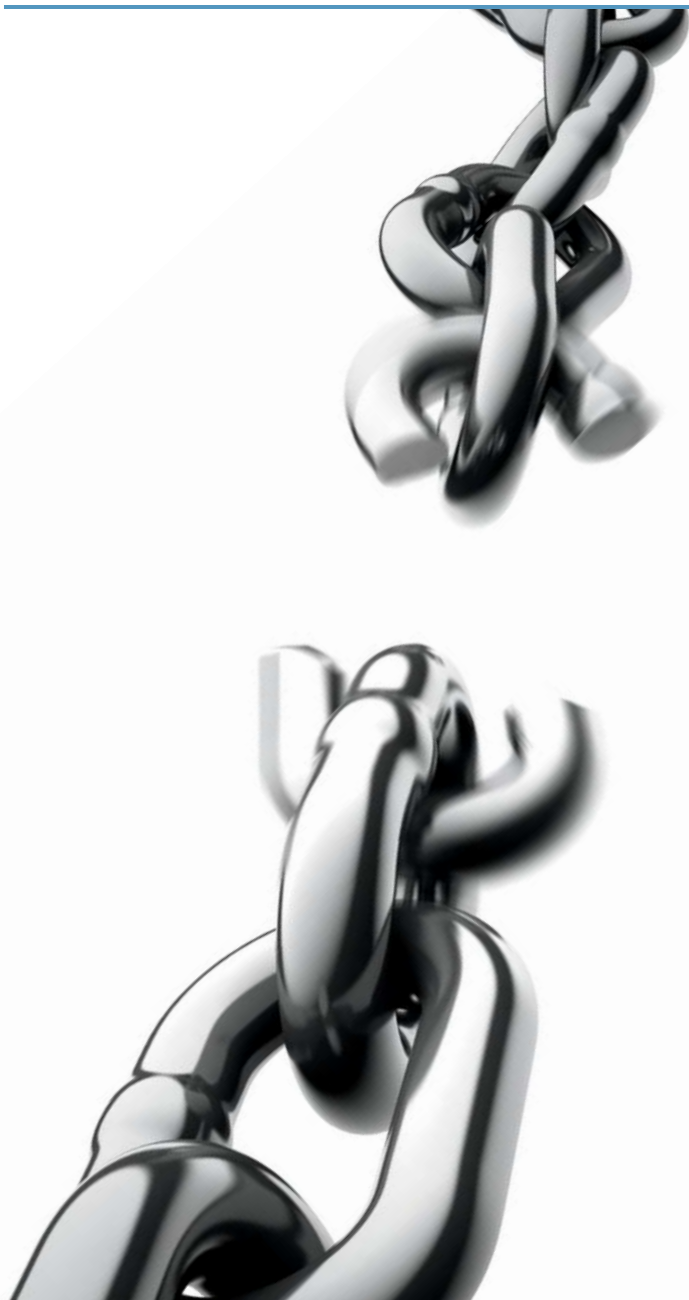
Effectively managing workforce health problems is becoming a greater challenge as companies strive to maximize performance and profitability. Stress, professional issues, and personal and family problems can have debilitating consequences for employees and their families, and be costly for employers.

The direct cost of workplace absence and disability benefits was close to 30% of payroll in 2008. According to Statistics Canada, the cost of absences is \$1,300 per employee per year. For a company with 1,000 employees, this equates to \$1.3 million (*Perspectives on Labour and Income*, Statistics Canada 2008).

Early intervention (EI) is crucial to minimize the human and financial impact of absences from the workplace. Absence and disability management is complex and requires time and specialized skills. Implementing an efficient absence and disability management program is a way to provide employers and plan members with critical support during the early stages of workplace absence and helps to promptly resolve any resulting disabilities.

Plan members experiencing problems are referred to qualified health care professionals who objectively review all medical information, communicate with other health care professionals and ensure that the focus is on the plan member's early recovery. Employers, employees, health professionals and support service providers must work closely together to effectively manage workplace absences. Regular contact with employees and other concerned parties facilitates the process by identifying problems at different stages of the absence and by determining the appropriate actions to take.

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## Importance of Absence Management (continued from page 3)

An absence management program empowers plan members to seek targeted and appropriate treatment. An effective early intervention plan is an important part of any successful absence management program.

Adopting an absence management program has many benefits. By taking action early, employers can direct plan members to immediate assistance and therefore minimize the consequences of absence, reduce disability costs, promote a more positive employee and workplace morale, assist in the employee's gradual return to work and ensure a safe and lasting return to work.

Companies that incorporate a proactive absence management program as part of their organizational health strategy build a

competitive advantage. Proactively managing short and prolonged absences means better use of resources and better chances of reinstating employees in their job.

Industrial Alliance values employee wellbeing. That's why we have business partners who help us offer a best-in-class early intervention program to our clients, a program which provides employees with a salary continuance plan.

Taking employee wellbeing to heart is an effective way to support company wellbeing. If you would like to learn more, please contact your Industrial Alliance group account executive.



## Thanks for Going Green!

On May 31, we had the pleasure of awarding two final DELL Inspiron™15 laptop computers to Mrs. Glenny Figueroa of Ontario and Mr. Edward Catania, also of Ontario. Both signed up for direct deposit and e-notification for their health and dental claim payments. Plan members can still take advantage of these convenient services and help the environment at the same time. All they have to do is go to [www.inalco.com](http://www.inalco.com), under *Group Products and Services/Group Insurance/Member Services/Web@dmn: Access to Your Group Insurance File*.

Congratulations to Mrs. Figueroa and Mr. Catania!



## About Industrial Alliance

Industrial Alliance is the fourth largest life and health insurance company in Canada. It offers a wide range of insurance and financial products. Industrial Alliance is at the head of a large financial group with operations in all regions of the country, as well as in the United States. The Company contributes to the financial wellbeing of over three million Canadians and manages and administers over \$60 billion in assets.

The INFO Bulletin is brought to you by Industrial Alliance.