



# Assistance Programs

Employers understand that there's a direct link between employee health and organizational success. When employees are on sick leave for an indefinite period (nearly 10 days on average for full-time private-sector employees in 2021),<sup>1</sup> organizations have to adjust their resources and manage the lost productivity. The direct costs of absenteeism can represent up to 2.4% of gross payroll.<sup>2</sup> So, how does management effectively prevent and handle absenteeism when necessary?

Our strategy at Desjardins Insurance is straightforward: act early and encourage a healthy lifestyle for plan members before anything comes up or gets worse. It's an effective approach that helps ensure that employees going through difficult times are less likely to end up on disability. It also makes it easier for employees on disability to return to work.

## Healthy organizations have healthy workforces

There are significant advantages to an assistance program, for employers and employees. We combine prevention, intervention and recovery to provide an optimal health management approach with a number of benefits:

- Lower absenteeism rates and shorter disability leaves
- Lower healthcare- and disability-related costs
- More motivated employees and increased productivity
- Better total compensation package
- Improved employee engagement and loyalty

The assistance programs are provided by Desjardins Insurance and its partner TELUS Health, a national supplier recognized for its expertise in individual health and wellness.

<sup>1</sup> Statistics Canada. Table 14-10-0196-01 Work absence of full-time employees by public and private sector, annual.

<sup>2</sup> Missing in Action: Absenteeism Trends in Canadian Organizations, The Conference Board of Canada. September 2013.



# Two programs to better support you

Both our assistance programs are designed to improve workplace health, wellness and productivity, which reduces absenteeism and the costs associated with it. Your group insurance advisor can walk you through both options and help you find the right program for your organization.

## Manager assistance program (MAP)

Automatically included with long-term disability insurance, the MAP offers exclusive services for managers:

- 12 hours of counselling per manager per calendar year, in person, by phone or online
- The option of referring employees in need of psychological support for 4 hours of phone or online counselling per calendar year
- Crisis management service
- Relational coaching by phone
- Legal, financial, and human resources assistance for issues related to the company: unlimited number of issues; 60 minutes per call
- Informational and coaching video clips
- Reference documents



## Employee assistance program (EAP)

This program includes:

- 12 hours of counselling per family per policy year, in person, by phone or online
- Phone assistance for personal legal and financial issues: unlimited number of issues; 30 minutes per call
- Phone assistance for seniors' residence and daycare referrals
- Phone assistance to parents for children's school planning: up to 3 hours per family per policy year

This program includes **all the exclusive services available to managers under the MAP** program, as well as the option to order program usage reports.

### Five good reasons to choose the Employee assistance program

- Larger bank of hours for employees and their dependents
- Option of in-person counselling
- A comprehensive range of services
- Reports on program use
- Easy billing: program costs included on your group insurance statement

### Employee wellness: It pays to invest in your people

- Cost savings with an EAP ranging from about \$2,000 to \$3,500 per employee due to improvements in presenteeism and absenteeism<sup>3</sup>
- A return on investment of 3 to 1 for small businesses, 5 to 1 for mid-sized businesses, and 9 to 1 for large businesses<sup>3</sup>
- After EAP counselling, presenteeism was cut in half and productivity was boosted by more than 3 full work days per month<sup>3</sup>

<sup>3</sup> Workplace Outcome Suite® (WOS) Annual Report 2020

# About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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