

360° | DISABILITY MANAGEMENT
AND PREVENTION

GROUP INSURANCE



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT



360° approach to disability management and prevention

For more information about the solutions presented in this brochure, please refer to the inserts in the back cover pocket.



Whether you're the head of a small or large business, or a representative of a government organization or union, you rely on the work of the highly skilled employees and managers you've hired to help you achieve your goals.

But what happens if they're not able to work to their fullest potential due to a personal, psychological or medical issue?



9.3 days

average absenteeism rate per year
for a full-time employee
in Canada¹



2.4%

direct cost of
absenteeism on gross
annual payroll¹



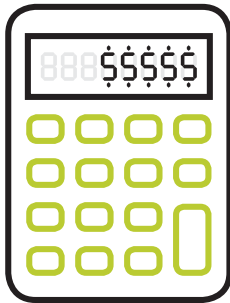
\$16B

direct cost of
absenteeism to the
Canadian economy¹

The Conference Board of Canada has estimated the direct cost of absenteeism to the Canadian economy at more than **\$16 billion**.¹ Whether you like it or not, there's a good chance your business contributed to this staggering figure, and you're still paying for it year after year: lower productivity, cost of finding replacement workers, disability insurance premiums, overtime, etc.

Thankfully, there's a proactive way you can reduce the number and duration of absences in your organization. By adopting our comprehensive disability management and prevention strategy, the 360° approach, you'll be better equipped to understand and control the direct and indirect costs related to absenteeism.

¹. Missing in Action: Absenteeism trends in Canadian Organizations. September 2013, Conference Board of Canada.



Calculating absenteeism-related costs

Do you know the real cost of absenteeism for your organization?
You might be surprised.

Direct costs

- Sick days
- Short- and long-term disability insurance premiums
- Overtime
- Administrative costs related to tracking attendance and insurance claims

Indirect costs

- Hiring and training replacement workers
- Lower productivity
- Lower-quality service from being short-staffed
- Negative impacts on employee engagement levels

Understanding absenteeism in your organization

Do you know how to recognize the different types of absenteeism?

	ACTIVE EMPLOYEE Maximum contribution	AT-RISK EMPLOYEE Partial contribution	EMPLOYEE ON DISABILITY No contribution
Description	 <p>Employee with a low to average number of absences.</p>	 <p>Employee with an average to high number of absences.</p>	 <p>Employee who is absent on a prolonged or permanent basis.</p>
Factors contributing to absences	<ul style="list-style-type: none"> • Family obligations • Personal appointments • Work-life balance • Short-term medical problem affecting the insured or a dependent 	<ul style="list-style-type: none"> • Medical and mental health problems • Family problems • Financial problems • Interpersonal problems with colleagues • Addiction issues • Engagement problems • Life transition • Mourning 	<ul style="list-style-type: none"> • Mental health problems • Accident • Convalescence following an operation • Debilitating illnesses

Preventing absenteeism with the 360° approach

Absenteeism is something that can affect any employee. To prevent and shorten absences in your organization, you have to be able to identify the triggering factors, and implement programs and measures to reduce their impact.

To help with this, your disability management and prevention strategy should include initiatives that will have an impact on each type of employee: active, at-risk and on disability. This is what we offer with our 360° approach.



360° approach initiatives



Active health and wellness promotion

Prevention measure for:



Active At-risk On disability

Prevention is the best medicine. If you want your employees to adopt healthy behaviours, you have to encourage them! This can be done in various ways: putting up posters in the lunch room, creating a weekly running club, offering healthy options in vending machines, voluntarily sharing health-related news, arranging company discounts at fitness centres, etc. Don't hesitate to ask your organization's leaders to get personally involved and participate in the initiatives.

- Take a look at the **Health is Cool 360°** platform. It has lots of articles that are easy to share with your employees. Start a tradition by sharing an article every month!
- Use the posters provided with the **Employee assistance program 360°** or the **Health is Cool 360°** platform to promote the tools available to your employees.
- Use our **external provider referral** service to help you organize various health-related activities, such as vaccination clinics and smoking cessation campaigns.

Assistance with dependents and elderly parents

Prevention measure for:



Active At-risk On disability

The regular babysitter isn't available, an elderly parent needs to go to the hospital for a routine exam, a child is having sleepless nights... these are just a few situations that could result in an absence for employees who have to look after an increasing number of dependents, including their own parents in some cases.

Think about helping to lighten their load a little by offering them assistance services.

- The **Employee assistance program 360°** counsellors can help parents plan their child's schooling and help find homes for seniors.
- The **Health is Cool 360°** health information specialists can show parents how to navigate the health system more easily or help them obtain information on an illness.
- The qualified **Health Assistance agents** can provide advice on nutrition, fitness or short-term medical conditions.



Access to clear, plain and reliable health information

Prevention measure for:



Active At-risk On disability

When your employees are facing a difficult psychological or physical situation, they may have trouble finding, understanding or complying with the information they need to know about their health. This could lead to a decline in their general health, an increase in their symptoms and an increased risk of their situation deteriorating to the extent that it could trigger a disability.

To make good decisions, your employees need to have access to clear, plain and reliable health information. Don't leave it to a search engine to look after your employees' health.

- All of the content on the **Health is Cool 360°** platform is written in clear and plain language, has been validated by Canadian health professionals and is updated regularly.



60%

of adults
in Canada

and



88%

of seniors
in Canada

have poor health literacy skills.

Financial assistance to encourage healthy lifestyle choices

Prevention measure for:



Active At-risk On disability

Yoga classes, weight management programs, sleep disorder studies, fitness centre memberships, consultations with a nutritionist, sports equipment purchases... Your employees have a wide variety of options to help improve their quality of life and adopt healthy behaviours. But some of these options may be out of their reach because they don't have the necessary financial resources.

Solutions:

- The **wellness account** helps cover the cost of activities and equipment deemed eligible by the employer.
- The **extended healthcare benefit** and the **health spending account** can help cover the cost of services provided by dietitians, chiropractors, psychologists, physiotherapists and other health professionals.



Tools for identifying health risks

Prevention measure for:



It may be difficult to identify which health problems should be part of your organization's prevention initiatives. Health risk identification tools help you pinpoint the most common problems affecting your employees and choose the measures that will benefit them the most. By identifying them and taking action, you maximize the effectiveness of each dollar invested.

- The employee health questionnaire, which is part of the **Health is Cool 360°** platform, includes thorough analysis reports that are easy for the employer to understand.

Early screening tools

Prevention measure for:



In some cases, a disability may be triggered when a pre-existing condition worsens, illustrating the importance of having early screening tools to detect and neutralize illnesses that might lead to a disability.

- The Health PACT service, included in the **Health is Cool 360°** platform, helps detect at-risk employees and connect them with a coach who will work with them.
- Epsylio, an interactive Web platform that's offered with the **Employee assistance program 360°**, allows employees who may not feel ready to seek help find solutions to their problems with the help of artificial intelligence.



Access to assistance resources

Prevention measure for:



At-risk On disability

Mental health problems may have significant repercussions on an employee's ability to concentrate on their work. Being able to confide in a professional who can suggest solutions may make all the difference. In many cases, access to a qualified therapist may shorten the duration of an existing disability.

- Our **assistance programs** offer access to professionals who can help your employees and managers who are experiencing difficulties.

Maintaining financial security

Prevention measure for:



At-risk On disability

When an illness hits, it can feel like the world has come to an end. On top of work and family responsibilities, there are new medical and financial ones: housekeeping, transportation assistance, meal preparation, private clinic treatments, childcare... It's important to maintain your employees' financial security so that, when they eventually return to work, their attention isn't focused on problems that arose during their illness.

- **Critical illness insurance** provides a lump sum payment following diagnosis of an eligible critical illness. Desjardins Insurance's enhanced offer is one of the most comprehensive on the market.
- **Disability insurance** (short- and long-term) pays a percentage of the employee's salary during the disability.

Convalescence assistance

Prevention measure for:



On disability

A thorough recovery is essential after a medical procedure to ensure a safe and sustainable return to work. You can offer a homecare service to help your employees with their convalescence and speed up their recovery process.

- The **convalescent care** coverage, offered as an add-on to the extended healthcare benefit, includes various services that help employees, who have been absent due to a hospitalization, return to work.

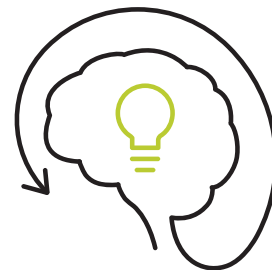


Once the disability begins

A proactive approach to disability management helps you maintain workplace wellness, quickly identify at-risk employees and initiate timely interventions to reduce the number of disabilities in your organization.

But sometimes disability leave is inevitable and necessary to ensure an employee's complete recovery. In such situations, Desjardins Insurance's clients benefit from the expertise and know-how of an experienced team of professionals employing the industry's best disability management practices.

Our short- and long-term disability insurance claims specialists have the specialized knowledge and skills to approach each disability claim in its entirety. They will work proactively with the employee, employer, our medical consultants and the healthcare team to help them achieve a safe and sustainable return to work.



Training and development

Desjardins Insurance offers disability management and prevention training in partnership with Optima Global Health, a national provider known for its expertise in helping people maintain their health and wellness. Talk to your representative if you'd like to know more.

Our interdisciplinary team

Our disability management team includes approximately 175 claims specialists and 50 disability management and prevention specialists across Canada. These experts are experienced in fields such as:

- medicine
- nursing
- psychology
- counselling
- physical rehabilitation

We also have a team of 30 health professionals, including general practitioners, psychiatrists, cardiologists, dentists, pharmacists and other healthcare specialists we can count on.



Extras at no extra cost

A good number of disability management and prevention tools may already be included² when you opt for certain insurance benefits.

INCLUDED WITH LONG-TERM DISABILITY INSURANCE:

- Health is Cool 360° platform, including Health PACT³ and the health questionnaire
- Corporate assistance program 360°

INCLUDED WITH EXTENDED HEALTHCARE INSURANCE:

- Health Assistance service

². Certain conditions apply. Please speak to your representative.
³. Basic plan.





About our service offer

Our service offer is based on 50 years of experience in disability management and prevention. It reflects the close working relationships between our disability management specialists, our team of healthcare professionals, the actuaries in our research and development sector, and our long-standing clients.

To learn more, contact your group insurance representative or visit desjardinslifeinsurance.com.



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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 security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Please feel free to contact us for more information about our products and services.

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1-888-942-3383

Montreal

514-285-7880
1-800-363-3072

Halifax

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1-800-567-8881

Calgary

403-216-5800
1-800-661-8666

Toronto

416-926-2662
1-800-263-9641

Quebec

418-838-7800
1-877-828-7800

St. John's

1-800-567-8881

Edmonton

780-822-2293

Ottawa

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1-888-428-2485

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