



JSL Benefitknews

Autumn Edition 2005

SUPREME COURT OF CANADA - RULING - Part 2

In our Summer 05 newsletter we highlighted the Supreme Court of Canada's (SCC) ruling on Quebec's options for personal health care practices. The current custom of prohibiting insurance plans from covering private medical care is in violation of the *Quebec Charter of Human Rights and Freedoms*. The Court ruled that the waiting time to access treatment through the provincial health care plan violates human rights with respect to life and security.

What has happened since the ruling...not much. Since the official ruling in June of this year, ***the SCC has suspended the decision for 12 months retroactive to June 9th***. This was in response to requests from Quebec officials for time to assess the implications of the ruling. We expect Quebec and other provinces as well, to make attempts to reduce long waiting lists within this 12 month window.

In the meantime, Insurance companies offering group benefit contracts to its clients will work with the Canadian Life and Health Insurance Association (CLHIA) and with members of the industry, to assess what the implications may be for private and public health delivery in Quebec and across Canada.

JSL Summary

Accordingly, we still do not recommend any changes to your existing group insurance contracts until more concrete information is delivered from the SCC and the insurance industry. Insurance providers are offering details on the topic on a regular basis. Contact us if you wish to receive ongoing information on what your carrier is doing over the next 12 months following this suspension.

Productivity through Health: Reaching Corporate Goals While Keeping Employees Healthy.

Given the SCC ruling...how will the Canadian employee population stay healthy now and into the future? Organizations must address questions like this in order to keep employees healthy while trying to meet aggressive profit targets and increase productivity year after year. Employees are getting sick due to such mental health issues as stress and depression in the workplace. Much of this is attributed to the challenges of work-life balance, and meeting aggressive individual and corporate goals.

CEO's and working Canadians agree that organizations in this country are not as productive as they should be. A recent study conducted by FGI, a leading EAP and Disability Management provider revealed that unrealized workforce productivity (hence unfulfilled profit and corporate goals) point to ***stress, burn-out, or other physical or mental health problems as top issues that negatively affect productivity***. Executives are worried. 66% of CEO's interviewed (114 included in the study) attribute these conditions as key factors in the loss of productivity. 622 non-executive level employees were also interviewed, and 71% of this group agrees that these conditions have a direct impact on productivity.

Three in four CEO's believe that today's employees face a ***greater health risk from mental health conditions, such as stress or burn-out, than they did five years ago***. 60% agree that a lack of health-care professionals in their community is having a negative affect on both their workers and on their workforce productivity.

Who is responsible for controlling the issue? Is it the employee; the manager; the organization or the benefit plan? Shouldn't the provincial healthcare system which, in a way, limits the general public from using another medical source in Canada, lend a helping hand?

Executives and employees alike look into the future and are concerned of the potentially serious problems developing in their workforce. ***71% of CEO's believe that the costs of health care and disability benefits for workers will exceed what their current employee benefit programs provide***. The programs will require close observation and consistent change and modification as their workforce ages.



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Executives reported the following as crucial first steps to solutions:

1. Leadership and development training and initiations (68%);
2. Absence prevention programs (44%).
3. Company-sponsored EAP, mental health programs to handle stress/burn-out, or other physical health issues (32%). Executive Wellness can also be considered.
4. Return to work from disability programs (28%).

Without a doubt these concerns are at some level, prominent in your organization. Your HR group can implement objectives like these throughout various levels in your firm to improve your employees' overall health and welfare, and have a positive impact on productivity. Have your current programs been assessed to determine whether they are working as intended? Could your entire disability management and overall health benefits program require some attention in any of these four areas? Some of these solutions naturally work better for your organization than others. Some require significant changes while others can be implemented over time and with ease. JSL can work with you to discuss opportunities in any of these and other more customized benefit alternatives. Another option which might suit your firm well is an Executive Wellness Program.

Executive Wellness – A Preventive Approach to Health and Well Being

Many Executives and other employees alike are torn by the effects of stress on their physical and mental well being. Most Executives have (or make) little time to see their doctor for regular physicals and assessments, and generally suffer from higher levels of daily stress compared to Canadians in general. Furthermore, 20% of Executives are experiencing some form of heart disease, and even more are affected by other risk factors such as obesity. Many organizations are recognizing the impact that an Executive's illness would have on the company's bottom line. In light of this, some are implementing a program commonly described as an Executive Medical or Executive Wellness Program.

A number of clinics in Toronto (and across Canada) are offering programs including an array of tests and assessments tailored to the Executive client. They are extended to the employee (and in some cases spouses as well) as a company sponsored program to help key members of the organization stay healthy, and improve their overall health and well being.

The Executive Wellness Program is designed to go beyond the general health system to maintain or re-gain optimal health. It is preventive care – detecting health issues before symptoms appear.

Clinics in Toronto who offer these services are **Medcan, Medisys and Wellpoint**. MDS also offered an Executive Medical program but it was recently purchased by Medisys Canada and will be combined into one facility in Toronto.

The cost for an annual visit per Executive depends highly on the level of testing you offer in your particular program. In some cases they can be customized to meet your budget and program needs.

To provide **first class medical assistance** to your Executive in cases after diagnosis, you can add on a phenomenal product called **Viator Priority Care** offered by ETFS Inc. This is **a health plan that allows for access to timely medical treatment in the private healthcare industry anywhere in North America**. This provides access to a network of US and Canadian healthcare facilities and world-renowned hospitals and clinics for the treatment of serious medical conditions.

A tailored Executive Wellness program combined with world class treatment options in the event of the diagnosis of a serious medical condition, is a one of a kind health plan that can be set up in your organization. Contact JSL for more information on how to make your company offer more for less.

A special news bulletin will be delivered soon announcing more exciting new products and services available through JSL.