

THE INSURANCE INSIDER



WHAT IS THE ROLE OF BENEFITS PROGRAMS IN SUPPORTING FORT MCMURRAY VICTIMS?

INSIDE THIS ISSUE:

<i>What is the Role of Benefits in Supporting Fort McMurray Victims</i>	1
<i>Mental Health in the Workplace</i>	2
<i>Employees with Cancer need your Support</i>	3
<i>Should Benefit Plans cover Medical Marijuana?</i>	4

“...They’re going to need co-operation and support from their insurance carriers to make sure that those things can get paid for
“

As residents of Fort McMurray, Alta., continue to deal with the fallout from the recent wildfires that have ravaged the city, organizations like Morneau Shepell are boosting employee assistance programs in the area.

The company is launching a Fort McMurray crisis line in addition to deploying trauma counsellors to the area. It’s also setting up mobile counselling units in co-ordination with select evacuation centres in Alberta. “People across our organization want to help those affected by the wildfires and are contributing however they can,” said Alan Torrie, president and chief executive officer of Morneau Shepell.

With lives disrupted and many people in crisis, employers have a significant role to play in supporting them. “You want to make sure that you know where [your employees] are and you also want to make sure

that they have access to support services such as employee assistance programs,” says Tiina Liivet, vice-president of health and benefits at Accompass.

Outside of direct counselling, employee assistance programs can often include many other services, says Melanie Jeannotte, Arthur J. Gallagher Canada’s area president for Alberta, referring to things such as concierge services to provide both support and research. In the case of the Fort McMurray fire, parents can get access to or referrals to local school and childcare programs, she notes. “There’s a lot inside of the EAPs that you may not see at first blush,” says Jeannotte.

There are also concerns that go beyond employee assistance programs.

With people having had to evacuate quickly, many will need to deal quickly with issues like medical needs, according to Liivet.

“They’re going to need co-operation and support from their insurance carriers to make sure that those things can get paid for and that the carrier isn’t invoking their normal frequency limit and saying, ‘Well, you just received a 90-day supply for your cholesterol medication three weeks ago. We’re not going to pay for you to refill it now.’”

In cases where people have lost property, they’ll need to reconsider their



FORT MCMURRAY CONT...

financial situation, says Phil Rivard, vice-president at The Segal Group. While Rivard makes it clear the issue will fall largely on individuals and their insurers rather than employers, Jeannotte says employer-provided financial education or counselling could be helpful to employees.

On the subject of financial support, the Alberta Pension Services Corporation, which provides pension-related services to more than 342,000 employees

and pensioners across the province, is already reaching out to its members and retirees in Fort McMurray and the surrounding area.

In a letter, Karen Adams, president and chief executive officer of the Alberta Pension Services Corporation, explained the steps it has taken. "A vast majority of our existing pensioners are paid via direct deposit, however there are instances where a handful of clients still receive a paper cheque," she said.

"APS has determined which pensioners in the Fort McMurray area are paid via paper cheque, and has been attempting to contact these individuals to arrange alternate payment arrangements. APS will make every effort to ensure our members have timely access to their funds, whether this means driving a cheque out to them, taking it to a bank for deposit into a member's account, or having it couriered to them."

-Michael Chen

MENTAL HEALTH IN THE WORKPLACE

Supporting and treating mental health illnesses, such as depression, can yield a return of \$4.80 for every \$1 spent, according to new research by Morneau Shepell.

The study analyzed the productivity and attendance data of 227 individual cases from a range of employers that offer one of the firm's mental-health offerings as part of its employee and family assistance program.

The research found an average 32 per cent improvement in work-

place absence and a 51.9 per cent boost in productivity following the use of an employee and family assistance program.

Alongside the research, which coincides with Mental Health Week, Morneau Shepell has also launched a microsite on mental health and gender.

"Depression is just one of the many mental illnesses affecting Canadians every day," said Rita Fridella, senior vice-president of operations and chief clinician at Morneau Shepell. "Despite the high preva-

lence of mental health issues, we see a number of barriers — such as stigma, insufficient medical coverage and limited access to professional help — that often keep Canadians suffering in silence."

-BenefitsCanada



"...we see a number of barriers — such as stigma, insufficient medical coverage and limited access to professional help"

EMPLOYEES WITH CANCER NEED YOUR SUPPORT...

When it came to her workplace experience while undergoing cancer treatment, Lisa Redmond lived in what she admits was a “fairy-tale world.”

Not only does she work for a large public employer, the Insurance Corp. of British Columbia, she’s its manager of pension and benefits. So she was in a good position to take advantage of the many supports offered by her employer.

Not only could she work from home in the early stages, she could also go to medical appointments without having to take time off. And with her wellness team encouraging her to focus on treatment rather than work, she says “work was adjusting to me rather than me adjusting to work.” When her hair fell out, she was able to get a wig reimbursed through her benefits plan.

Redmond shared her story during *Benefits Canada’s* Employers Cancer Care summit in late February. While she’s a manager in the human resources field, she spoke largely from the perspective of an

employee undergoing cancer treatment. As she noted, she received a lot of support as she endured a difficult treatment regimen.

The good news is that many other employees also feel their employers were supportive during their cancer treatment. According to *Benefits Canada* research presented at the conference, 71 per cent of respondents to a survey of cancer survivors said their employer was helpful as they dealt with the disease.

In addition, 63 per cent of respondents felt their workplace benefits plan played a significant role in managing their cancer (for more details on the research results).

Many employers, then, are doing a good job of supporting their employees. There are gaps, however. Several participants cited coverage declines for various drugs, and 25 per cent of them reported paying more than \$2,500 in out-of-pocket costs during treatment. And as Redmond noted, it’s not just about drugs. Employees

also need their employers to be sympathetic when they have to take leaves from work and to assist them when it’s time to return.

In Redmond’s case, she was able to use a tool that assessed her ability to go back to work. Her family also had support, said Redmond, who called her treatment plan “to the book.” Her employer even facilitates mammograms in the workplace.

But even for someone like her who’s in a good position, Redmond feels there are things that could be better. She’d like to see, for example, a map or diagram showing the various programs that could help someone navigate the maze of care.

It’s not all about benefits that cost money, then. And given the growing concern about cancer, it’s clear employers will have to rise to the challenge of finding better ways to support their employees with the disease on a financial, emotional and psychological level.

-Glenn Kauth



“...There are gaps, however. Several participants cited coverage declines for various drugs, and 25 per cent of them reported paying more than \$2,500 in out-of-pocket costs during treatment.

...”

SHOULD BENEFIT PLANS COVER MEDICAL MARIJUANA?

The increased mainstream acceptance of marijuana and its medicinal qualities has sparked a discussion around whether it should be paid for as a treatment in group benefits plans.

Veterans Affairs Canada, which has covered medical marijuana since 2008, was urged to reduced spending on the drug in a report issued by the federal auditor general on May 3. The auditor general said the drug has become the highest-cost item paid for under the drug component of the benefits program.

Critics of the report feel

the auditor general focused too closely on the cost of the program rather than the health advantages of switching from pharmaceuticals to marijuana. "My anecdotal evidence from speaking with people in the community is an 80 per cent reduction in the use of pharmaceuticals," said Clayton Goodwin,



part of the Veterans Accountability Commission.

A recent poll with Benefits Canada shows that 81% of respondents believe that medical marijuana should be included as a claimable drug within benefit programs.

-BenefitsCanada

Christy Insurance Agencies Ltd.

#110-1861 Welch Street
North Vancouver, BC
V7P 1B7

T: 604-987-2474
F: 604-987-9534

We're on the Web!
www.christyinsurance.com



• "...A recent poll with Benefits Canada shows that 81% of respondents believe that medical marijuana should be included as a claimable drug within benefit programs."