

2022 BENEFITS CANADA HEALTHCARE SURVEY



VIRTUAL EVENT

Wednesday, September 21, 2022
1:00 – 3:15 PM ET

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Representing benefits advisors, consultants and providers:

PAGE 1



Karen Adams
CloudMD



John Armstrong
Canadian Kinesiology Alliance



Shannon Darvill
People Corporation



Andrea Frankel
Sanofi Canada



Gordon Hart
Selectpath Benefits & Financial



Sherry Hnatyshyn
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Daniel Martz
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Representing benefits advisors, consultants and providers:

P A G E 2



Vishal Ravikanti
TELUS Health



Neil Rocha
Rexall



Karen Kesteris
Shoppers Drug Mart

Methodology

Online Survey

Across Canada

April 2022



1,000
PLAN MEMBERS

(MoE +- 3.1%, 95% confidence)

553
PLAN SPONSORS

(MoE +-4.2%, 95% confidence)

Demographics

KEY PLAN MEMBER DEMOGRAPHICS	N=1,000
Average age	44 years
Average household income	\$94,249
Average length of time working with current employer	7.9 years

KEY PLAN SPONSOR DEMOGRAPHICS	N=553
Average number of employees	1,827
Public vs. private sector	27% vs. 73%
Unionized vs. non-unionized	32% vs. 68%
Traditional vs. flex benefits plan	69% vs. 29%

Section 1 | Personal health

Panellists



Andrea Frankel

Lead, private payer,
Sanofi Canada



Julie Gaudry

Head of group insurance,
RBC Insurance



Justin Graham

Senior manager,
content research,
Benefits Canada



Dina Linardos

director of operations,
Carepath



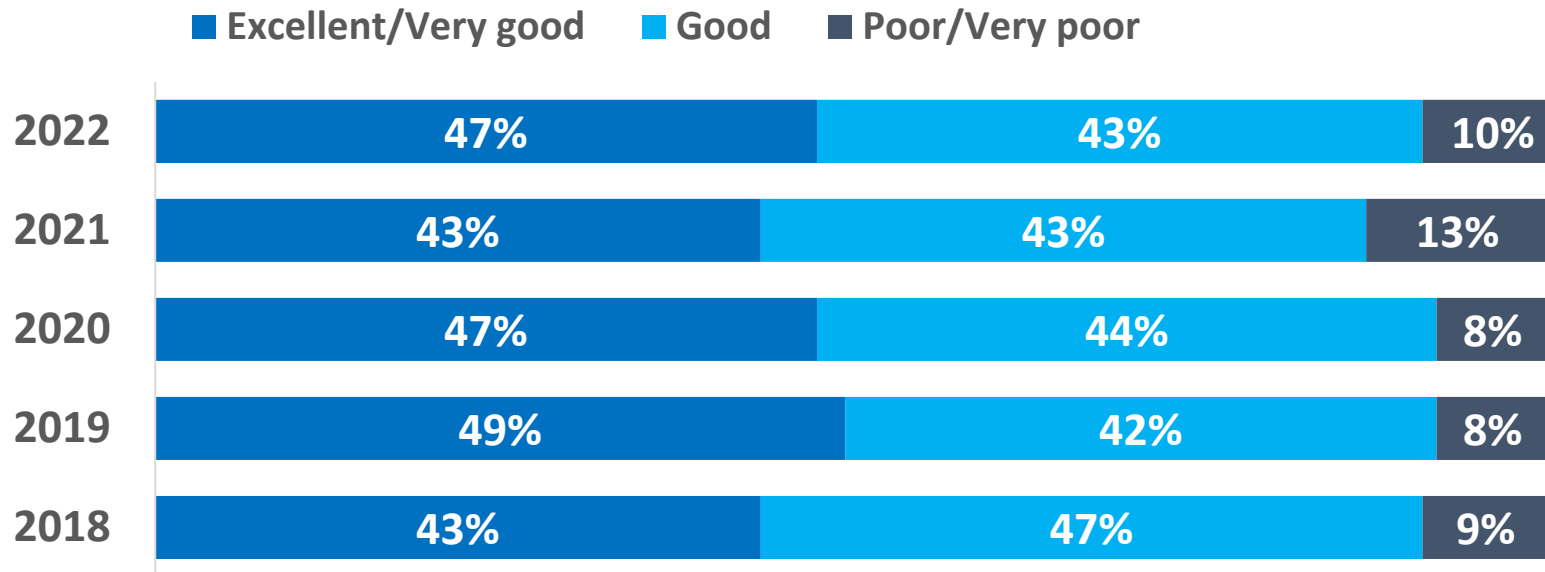
Moderator:

Jennifer Paterson

Editor,
Benefits Canada

1 in 10 report poor general health

? Over the past year, has your health generally been . . . ?



In 2022, poor overall health more likely when...

Poor mental health	36%
Plan does not meet needs	28%
Not satisfied with job	27%
Have obesity	22%
Taking three+ medications	19%

Plan members N=1,000

Pandemic's impact on health and behaviour

? Over the last year, have any of the following happened to you personally?



33%

Weight gain

-8



32%

Increased feelings of anxiety or sadness/depression

-4



32%

Decreased physical fitness

-2



25%

Increased trouble sleeping

-4



21%

Poorer eating habits

-7



11%

Increased alcohol consumption

-4

21% (-1)

Increased physical pain or tension

21% (+2)

Decreased ability to concentrate or focus on your work

17% (-4)

Poorer inter-personal relationships

16% (-4)

Poorer work-life balance

8% (+1)

Increased use of recreational drugs

Plan members N=1,000

Physical activity tops list for health improvements

? In order to be healthier, what is the MAIN thing you'd personally like to improve on?



42%

Exercise/
physical
activity



33%

Weight
reduction



32%

Healthy
eating



31%

Sleep



26%

Stress
management



21%

Mental
health



9%

Reduced
alcohol
consumption



5%

Reduced
recreational
drug use

8%

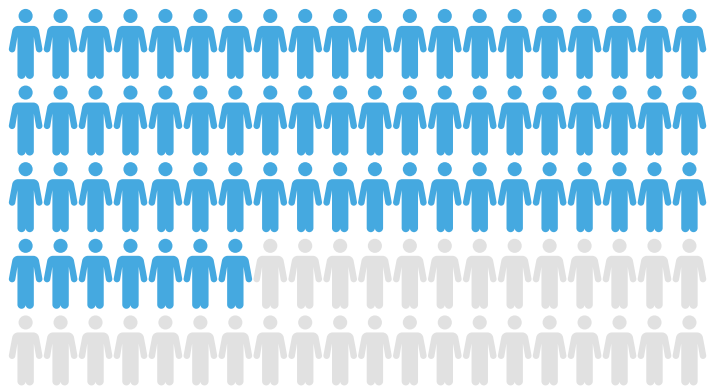
Nothing
really

Plan members N=1,000

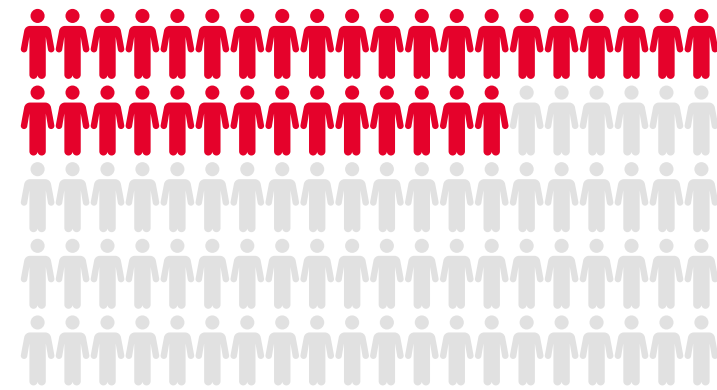
Chronic conditions underestimated in workforce

? Do you ever experience chronic pain, that is, pain that never really goes away, or lasts for months, or that “flares up” from time to time? For example, lower back pain, migraines.

? In your estimation, what proportion of your employees has a chronic disease or condition, such as high blood pressure, high cholesterol, diabetes, arthritis, chronic pain, depression, etc.?



67%
Have chronic condition and/or chronic pain



35%
Plan sponsors' estimate of chronic conditions among their work force

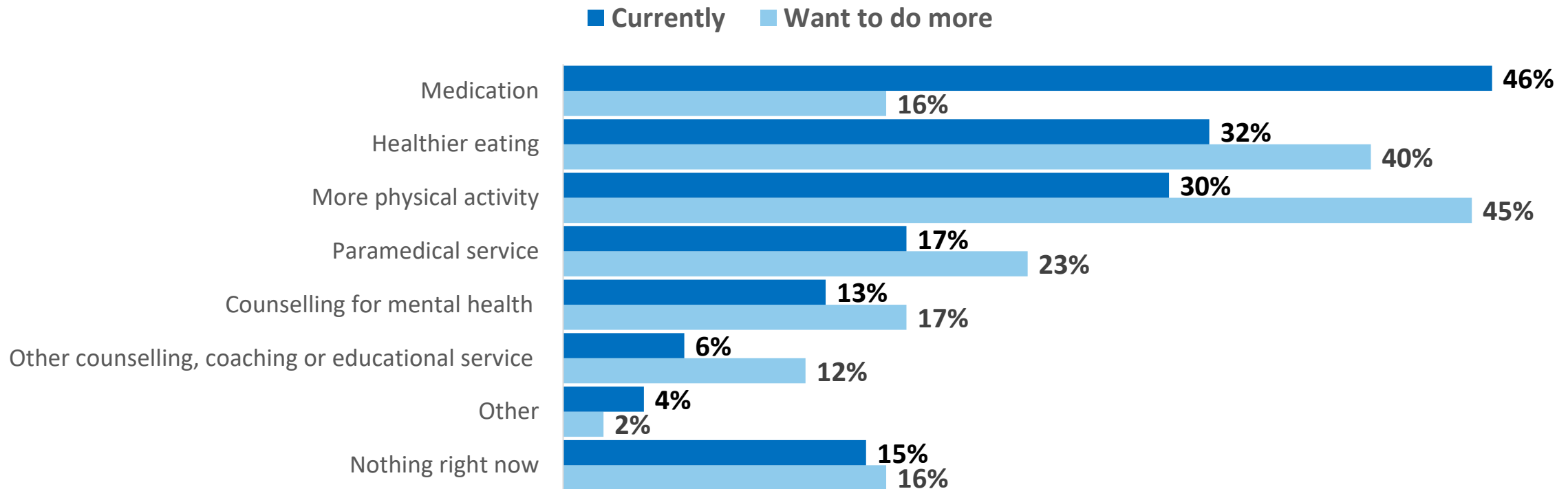
Plan member N=1,000;

Plan sponsors N=553

Treatment of chronic conditions and/or pain



What are you currently doing to treat your condition(s)?
Which of the following would you like to do more of to treat your condition(s)?

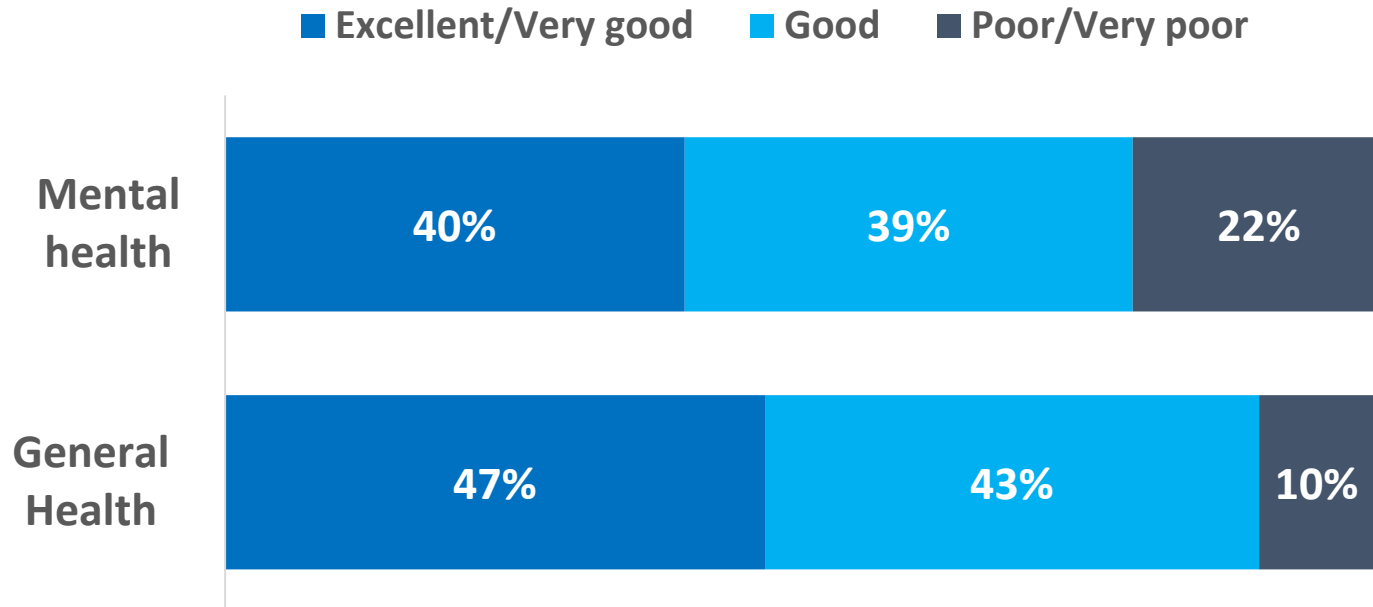


Plan members N=1000; Those with a chronic condition and/or chronic pain n=699

Plan sponsors N=553

1 in 5 self report poor mental health

 Over the past year, has your mental health generally been . . . ?



In 2022, poor mental-health more likely when ...

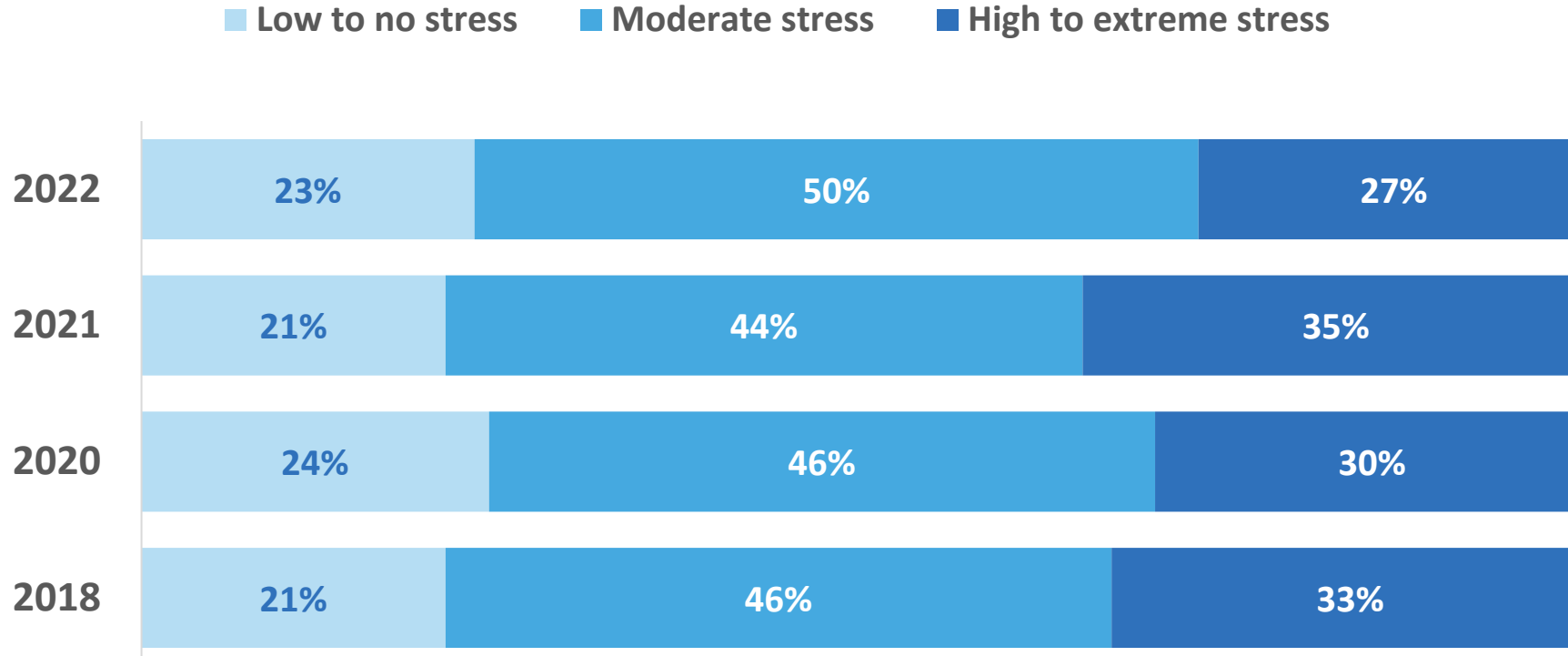
Poor overall health 75%	Not satisfied with job 47%
35 to 44 years old 28%	Female 27%

Plan members N=1,000

High stress levels decline from 2021



Thinking about the last three months, how much stress would you say you experience on a typical day?

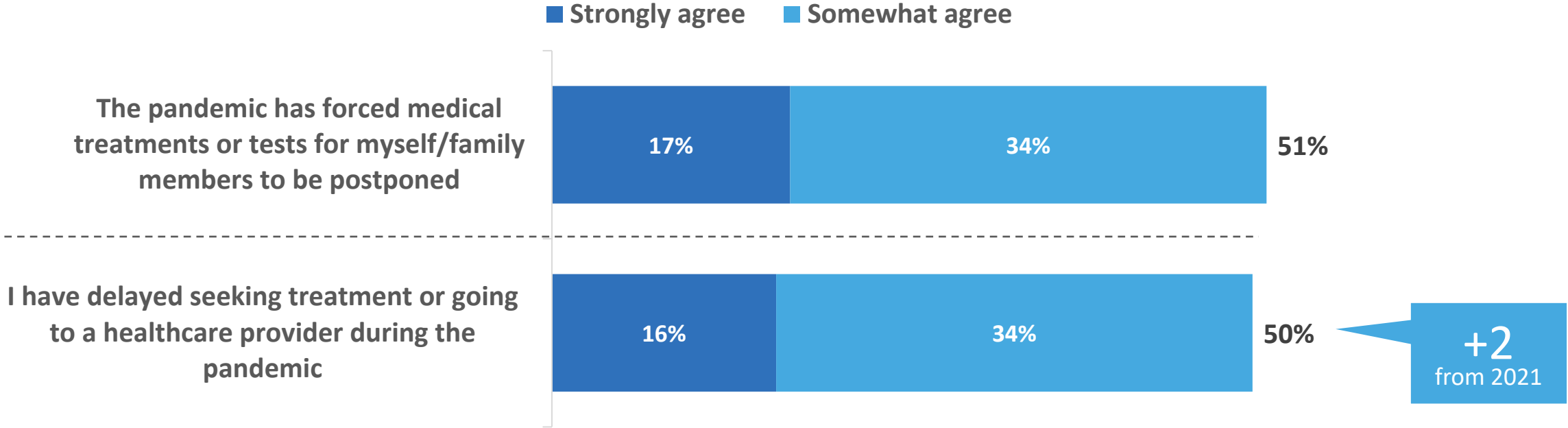


One in four
plan members

Plan members N=1000

1 in 2 say pandemic has resulted in postponed or delayed treatments

? Do you agree or disagree with the following statement:



Plan member N=1,000

Panel Discussion

Section 2 | Workplace supports for health & wellness

Panellists



Tyler Bergh

Assistant vice-president,
pharmaceutical benefits
and innovation,
Sun Life



Justin Graham

Senior manager,
content research,
Benefits Canada



Sunil Hirjee

Vice-president, brokerage
and consulting, Ontario,
Western and
Atlantic Canada,
Beneva



Neil Prashad

President and chief
executive officer,
**Origin Group
of Companies**



Moderator:

Jennifer Paterson

Editor,
Benefits Canada

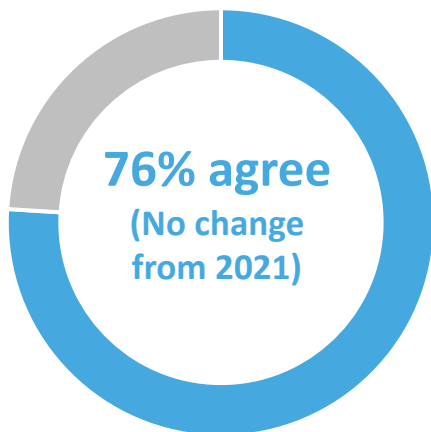
Impacts of a wellness culture

? Do you agree or disagree with the following statement:

PLAN MEMBERS

The overall workplace culture or environment in my organization encourages health and wellness

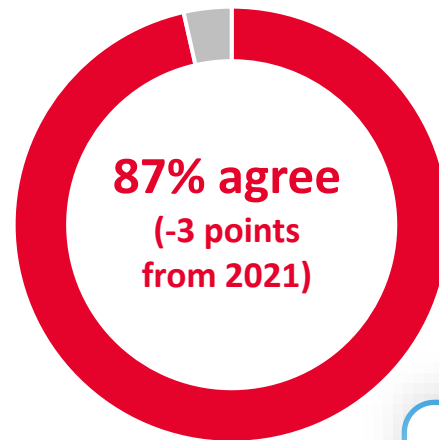
■ Agree ■ Disagree



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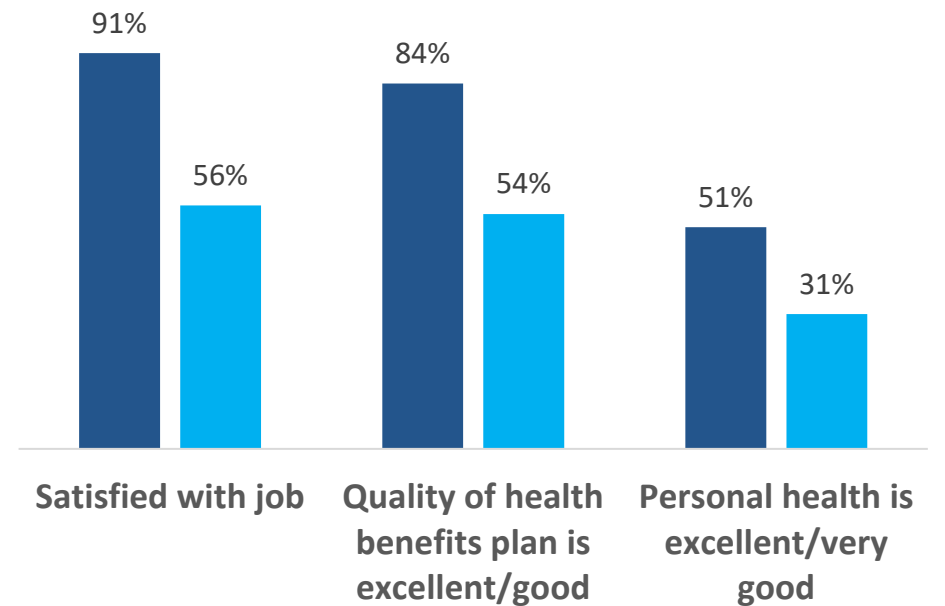
Our overall workplace culture or environment encourages health and wellness among our employees.

■ Agree ■ Disagree



How a wellness culture influences plan members' perceptions that...

■ With a wellness culture ■ Without

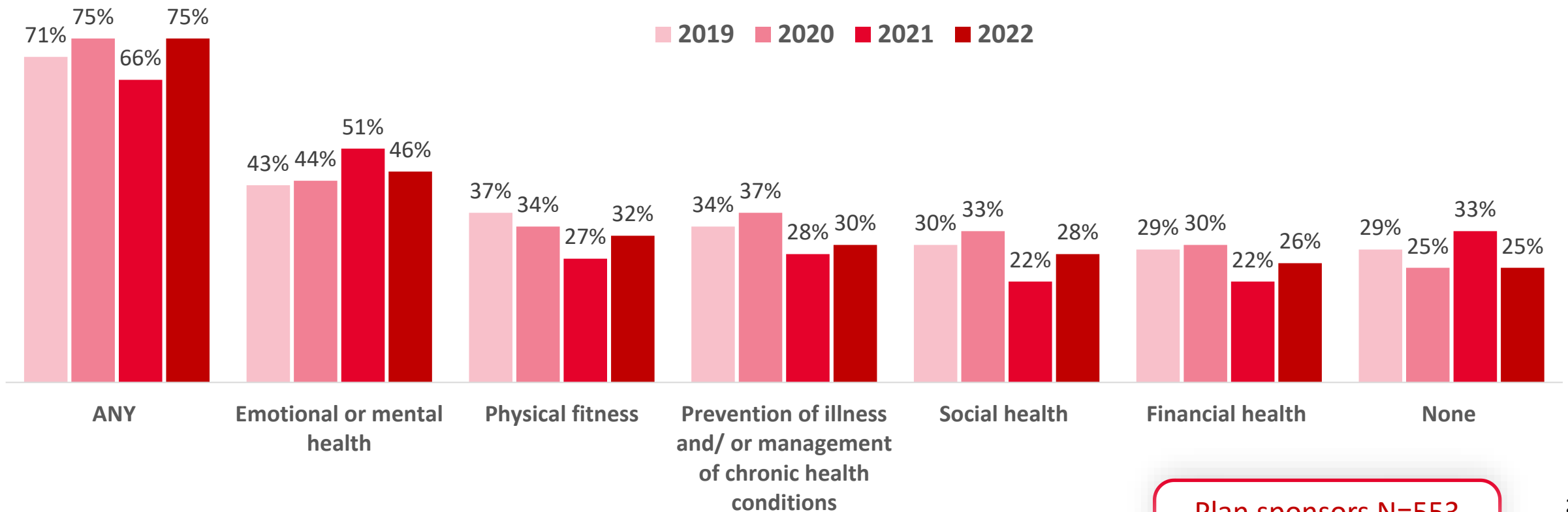


Plan member N=1,000

Plan sponsors N=553

Mental health still leads for wellness investments

? Looking ahead over the next three years, do you anticipate that your organization will dedicate funding and/or staff resources, outside of the benefits plan, to help support employees in any of the following wellness areas?

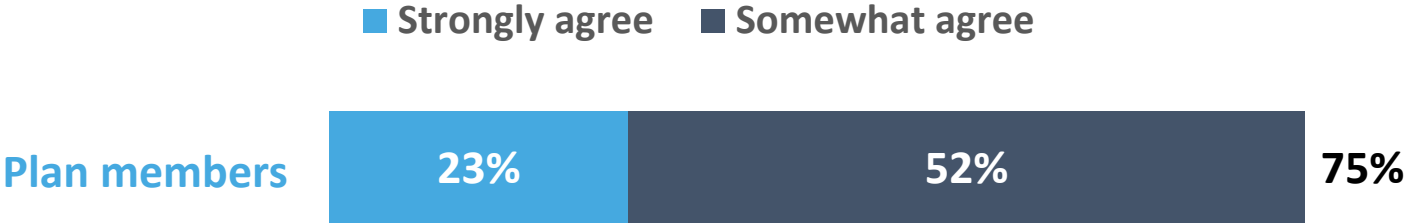


Plan sponsors N=553

High scores for workplace mental health supports

? Do you agree or disagree with the following statement:

My/Our workplace environment supports mental wellness.



Plan member N=1,000

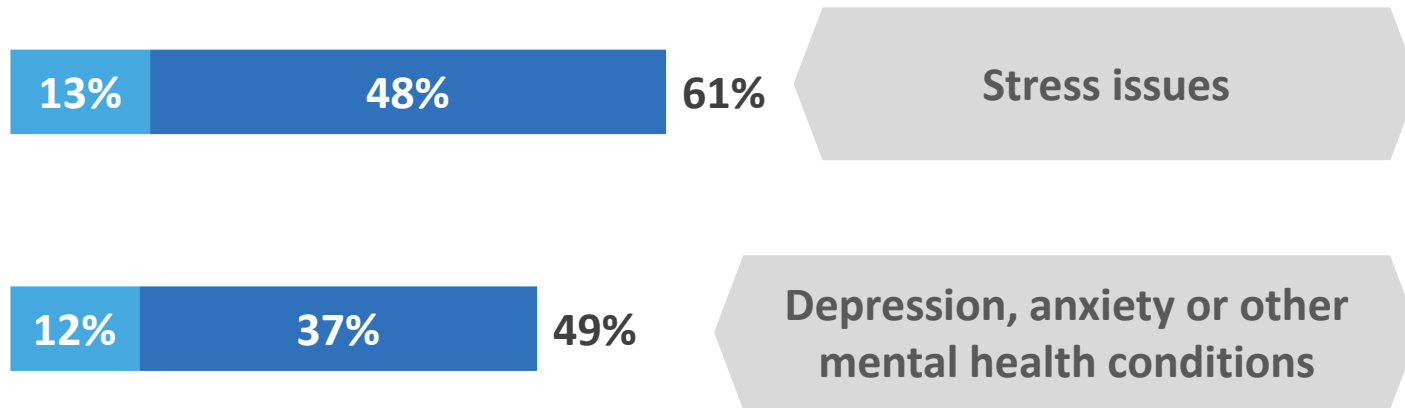
Plan sponsors N=553

Stronger results for stress than specific conditions

? How effective would you say your employer/organization is in helping its employees deal with or manage . . .

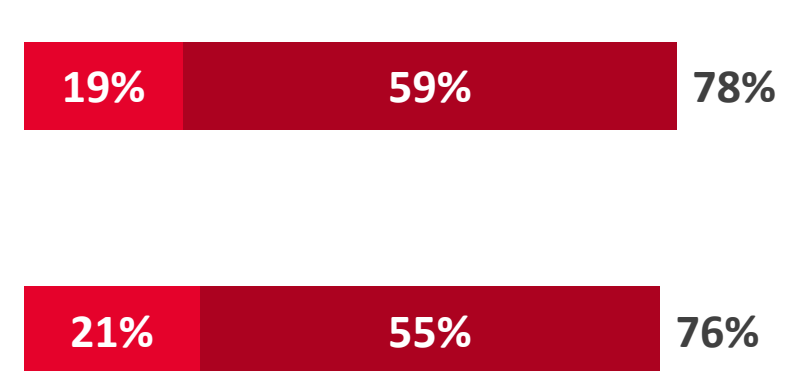
Plan members

■ Very effective ■ Somewhat effective



Plan sponsors

■ Very effective ■ Somewhat effective



Training for managers and/or employees to help them recognize and appropriately respond to signs of depression or other mental illnesses

2020	2021	2022
51%	48%	58%

Plan member N=1,000

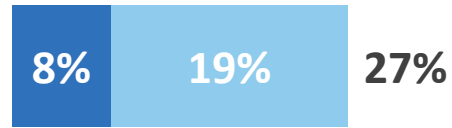
Plan sponsors N=553

1 in 4 experienced workplace discrimination

? Do you agree or disagree with the following statements . . .

■ Strongly agree ■ Somewhat agree

I have experienced discrimination in my workplace



35% BIPOC
vs.
22% Caucasian

More likely to suffer from extreme to high level of stress
43% vs. 19%

I feel comfortable enough in my organization to be my authentic self



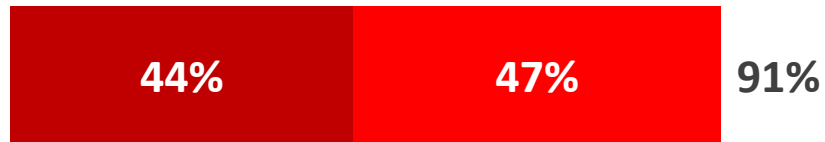
Plan member N=1,000

Plan sponsor support for DEI

? Do you agree or disagree with the following statements . . .

■ Strongly agree ■ Somewhat agree

Our organization promotes and supports a diverse and inclusive workplace



Our organization has a documented strategy for diversity, equity and inclusion (DEI) in the workplace



Highs and lows:

- 500 or more employees vs. fewer than 50 (88% vs. 45%)
- Public vs. private sector (81% vs. 68%)
- Unionized vs. nonunionized (88% vs. 64%)

Plan sponsors N=553

Panel Discussion

Break

Section 3 | Health benefits plans

Panellists



Justin Graham

Senior manager,
content research,
Benefits Canada



Jason Kennedy

General manager,
virtual pharmacy,
TELUS Health



Alaina MacKenzie

Regional
vice-president,
business development,
Ontario,
Medavie Blue Cross



Randy McCaig

Director, business
development,
Desjardins Insurance



Nicole Mellin

Executive director,
**Association of
Ontario Midwives
Benefits Trust**



Moderator:

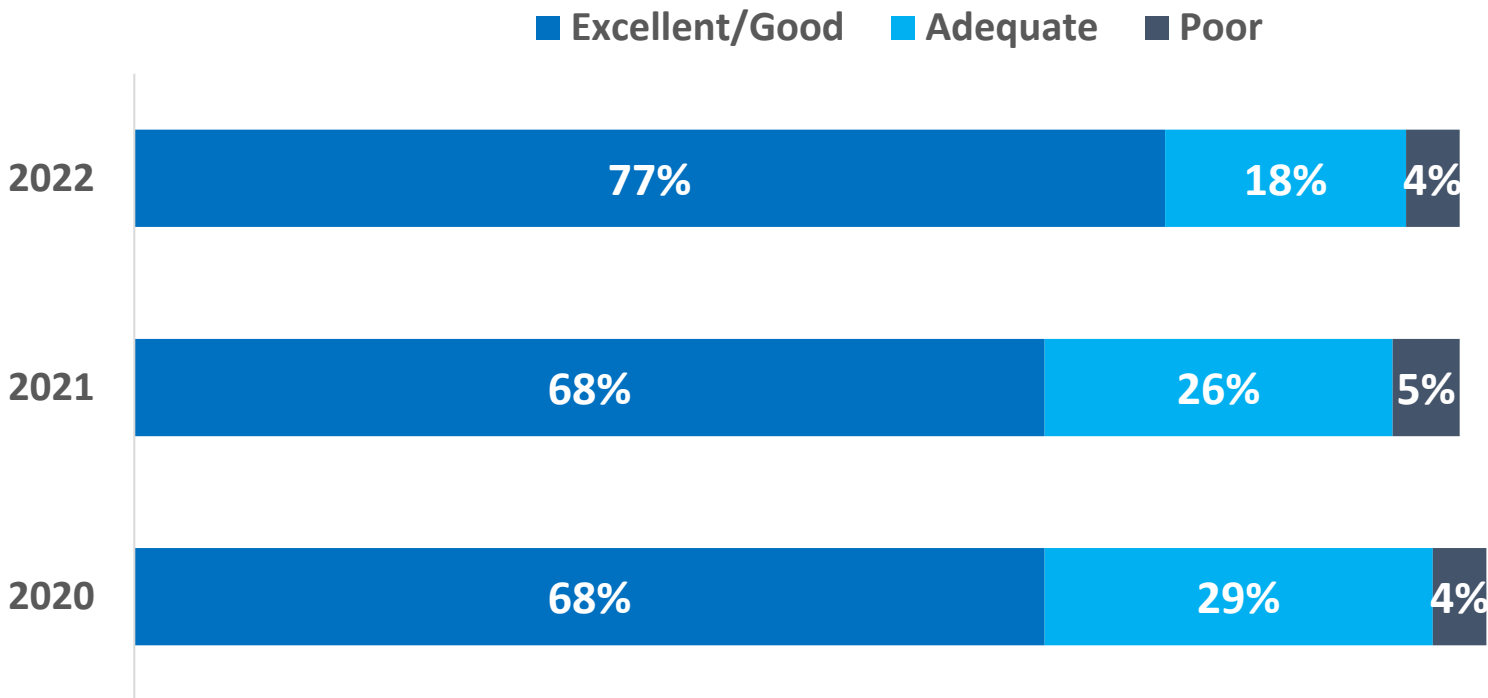
Jennifer Paterson

Editor,
Benefits Canada

More thumbs up regarding quality of benefits plans



In general, how would you describe the quality of your employer-sponsored health benefits plan, that is, your health benefits plan that is provided by your employer? Would you say it is . . . ?



Excellent/good more likely if...

Virtual care included in benefits
92%

In excellent/very good personal health
89%

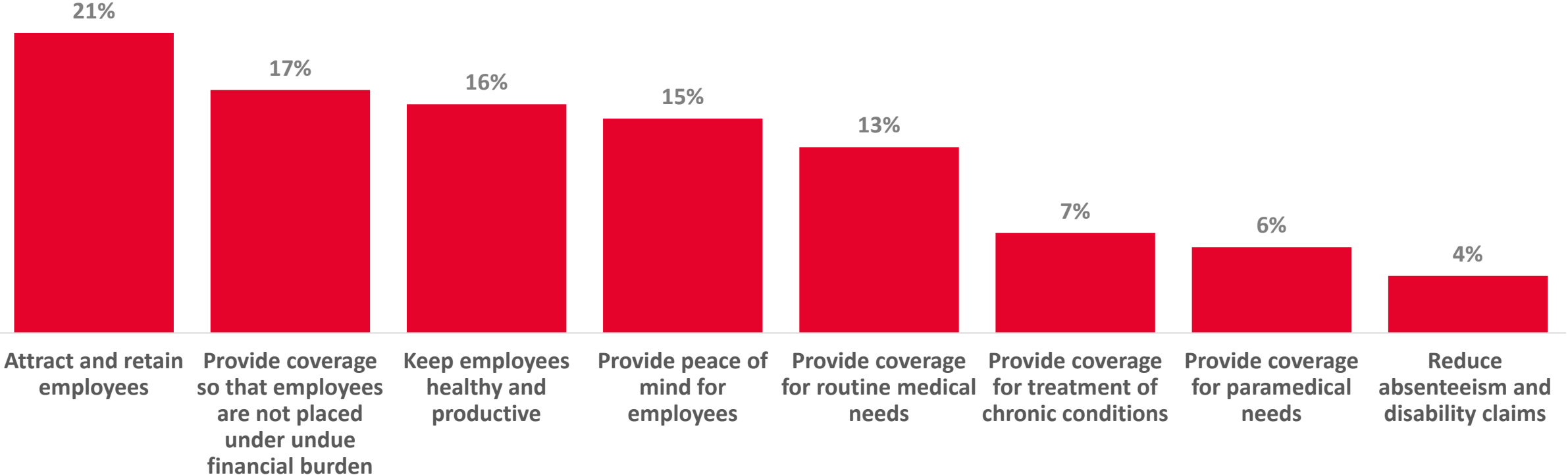
Have a workplace wellness culture
84%

Satisfied with job
83%

Plan members n=510

The main purpose of plans: Attraction and retention

? What do you see as the main purpose of offering a health benefits plan?



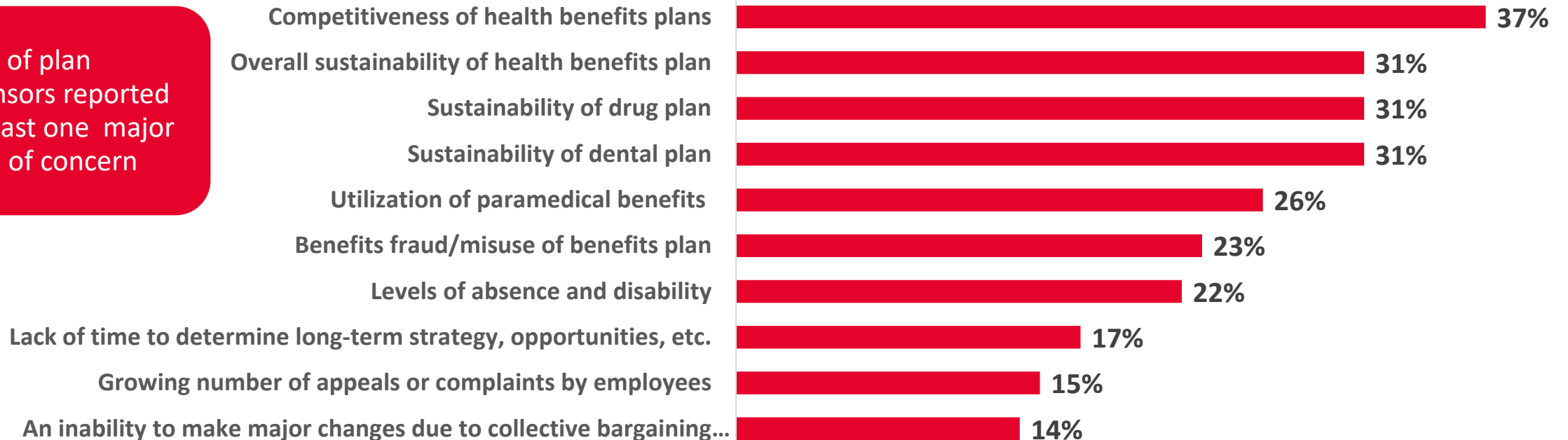
Plan sponsors N=553

Competitiveness the top concern for plans



What are your organization's major areas of concern regarding your health benefit plan?

83% of plan sponsors reported at least one major area of concern

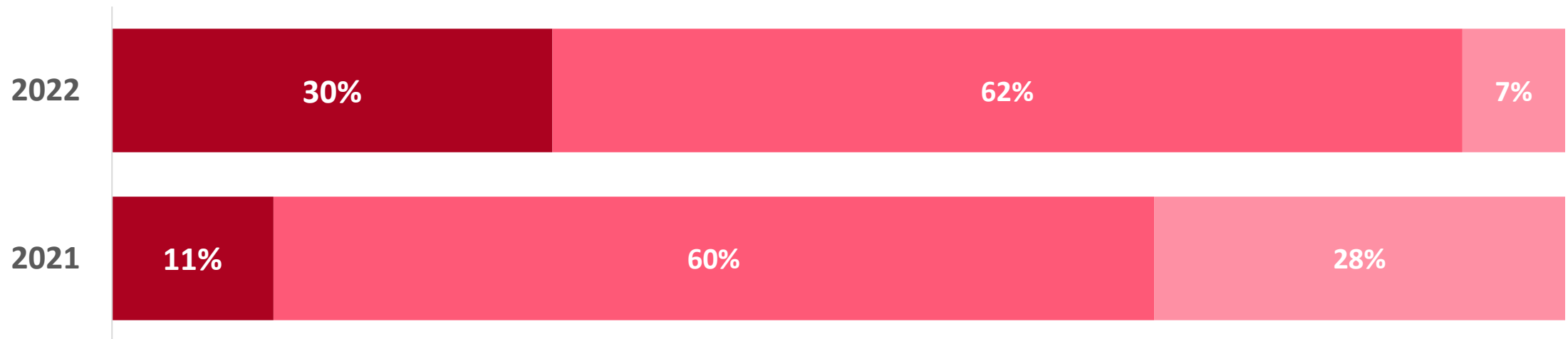


Plan sponsors with at least one concern N=553

Almost 1 in 3 added or improved benefits

 Did your organization's health benefit plan change in the past year?

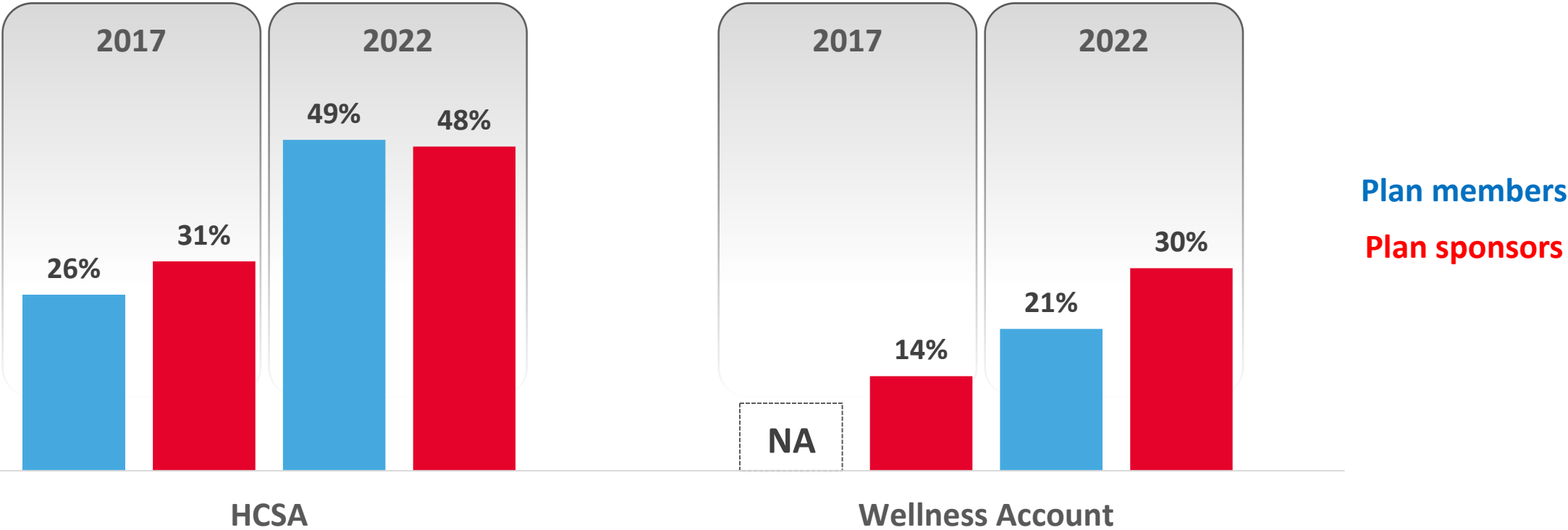
■ Added benefit(s) or improved coverage ■ No changes ■ Removed benefit(s) or reduced coverage



Plan sponsors N=553

More plans have health-care spending accounts and wellness accounts

? Does your workplace health benefits plan include the following:



Plan member N=1,000

Plan sponsors N=553

Importance of HCSA and wellness accounts

? Do you agree or disagree with the following statement:

■ Strongly agree ■ Somewhat agree

Plan members

For me personally, the health-care spending account is an important part of my workplace health benefits plan **94%**

Strongly agree	Somewhat agree	Total
49%	45%	94%

I would like to have a health-care spending account as part of my workplace health benefit plan **87%**

Strongly agree	Somewhat agree	Total
36%	51%	87%

For me personally, the personal wellness spending account is an important part of my workplace health benefit plan **86%**

Strongly agree	Somewhat agree	Total
45%	41%	86%

I would like to have a personal wellness spending account as part of my workplace health benefit plan **89%**

Strongly agree	Somewhat agree	Total
39%	50%	89%

Plan sponsors

Important component of plan **93%**

Considering HCSA **61%**

Important component of plan **95%**

Considering Wellness Account **54%**

Plan member with HCSA/Wellness account n=455/n=189
Plan members without HCSA/Wellness account n=545/n=891

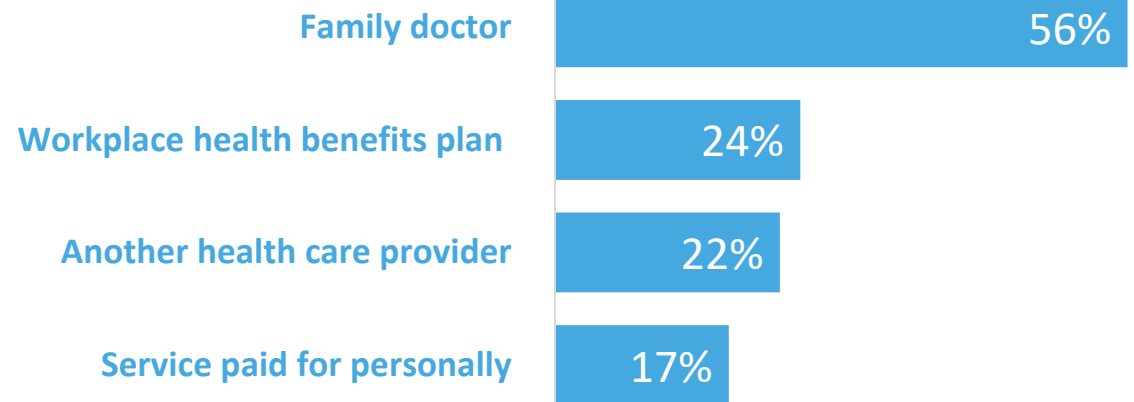
Plan sponsor with HCSA/Wellness account n=265/n=166
Plan sponsor without HCSA/Wellness account n=287/n=385

Pumped and primed for virtual care

? Over the last 12 months, have you used any virtual healthcare service to address health issues or concerns? In other words, have you received care from a healthcare provider using a phone or a computer (e.g., by video call)?



? What was the source of virtual healthcare service did you use? Was it provided by. . .



Plan members N=1,000

Mental-health claims expected to have largest impact



Thinking about the impact of the pandemic on your group benefits plan, which of the following do you believe will have the largest impact on costs across all benefits (drug, paramedical, disability, etc.) over the next 5 years?



46% (-18)

Mental-health issues among employees, excluding those who were sick with COVID-19



39% (+16)

All physical and mental-health issues for members who contracted COVID-19



36% (-7)

Serious diseases or chronic conditions that may have worsened due to delayed diagnoses and/or treatments



32% (-15)

Mental-health issues among employees' dependents



25% (-12)

Chronic conditions that may have been caused or worsened due to pandemic-related factors (e.g., lack of exercise, increased alcohol consumption)

Plan sponsors who believe there will be long-term impacts on plan n=450

Panel Discussion

Section 4 | Work environment

Panellists



Rita Apa

Chief human
resources officer,
McCarthy Tetrault



Rikki Boté

Executive director,
**Saskatchewan Government
and General Employees'
Union**



Justin Graham

Senior manager,
content research,
Benefits Canada



Barb Martinez

National practice leader,
drug solutions,
Canada Life



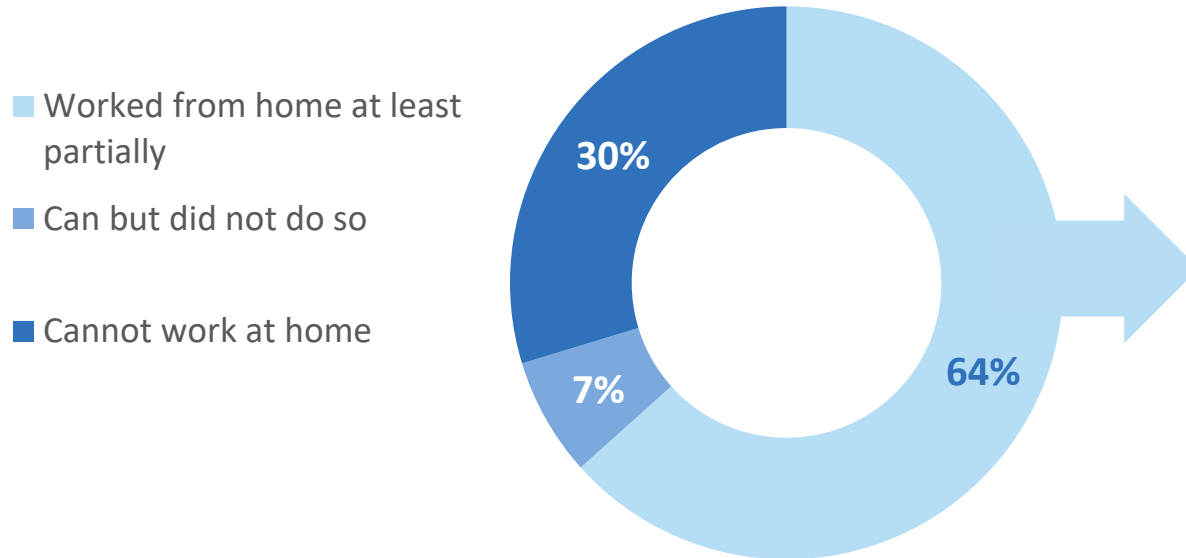
Moderator:

Jennifer Paterson

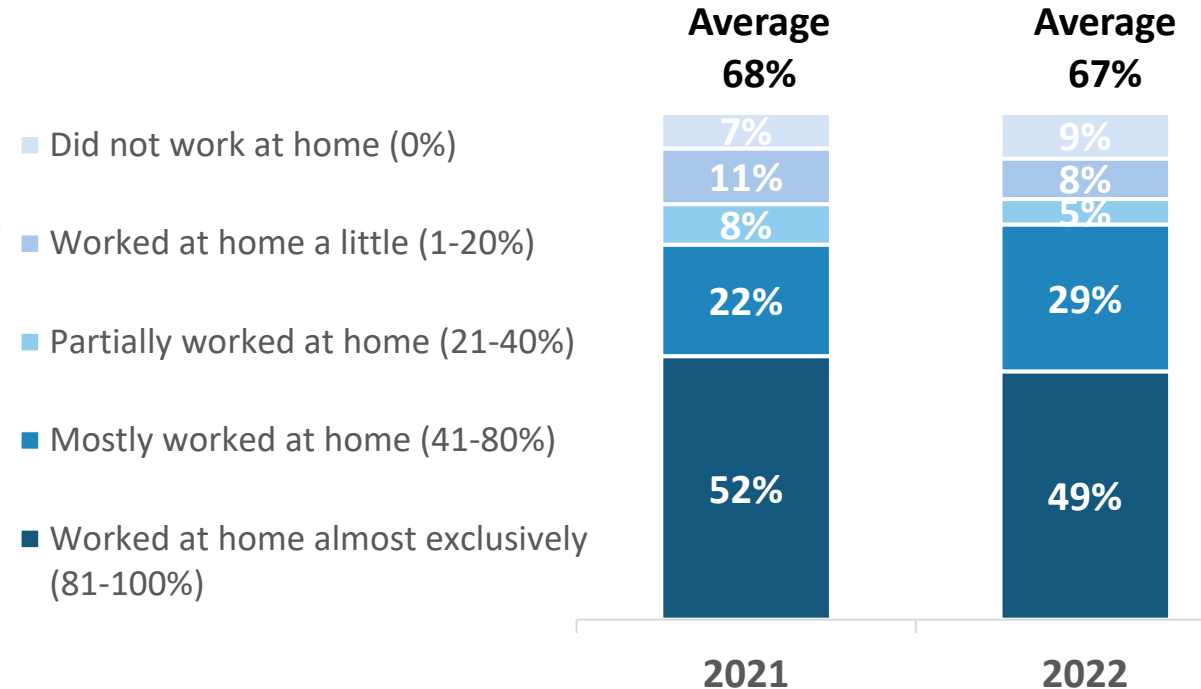
Editor,
Benefits Canada

2 out of 3 worked from home in last year

? Plan members' work-from-home status during the past year



? Over the last year what proportion of your work week have you been working from home?



Plan sponsors:
Proportion of employees
working remotely

Year	Proportion
2021	58%
2022	58%

Plan members N=1000

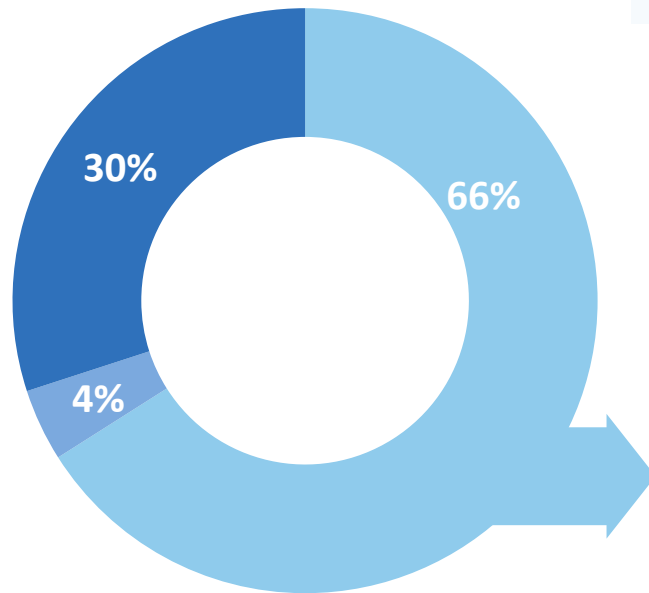
Plan sponsors answering N=494

Plan members who could work from home n=684

Preferences for working at home

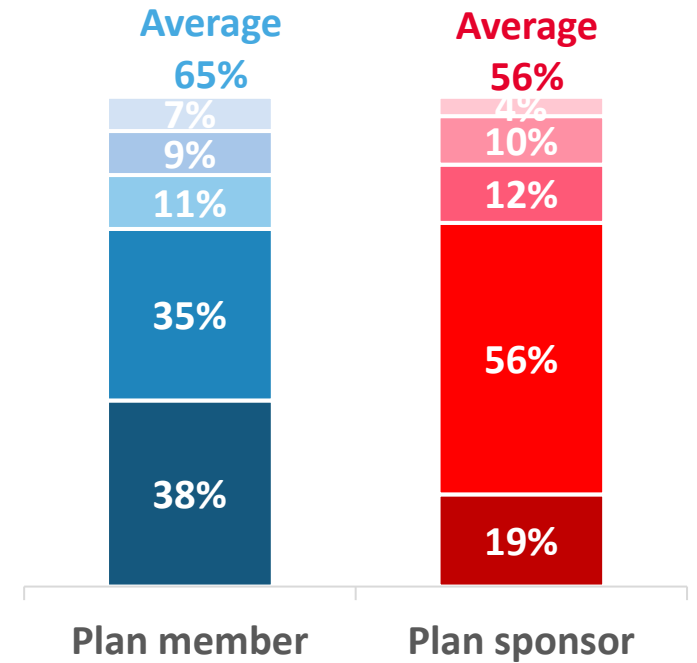
? Plan members' preferences for working at home

- Prefer to work from home at least some of the time
- Can but prefer not to
- Cannot work at home



? What proportion of your work week would you prefer to work from home? Ideally, moving forward, what proportion of their work week would you prefer they work from home or remotely?

- Do not work at home (0%)
- Work at home a little (1-20%)
- Partially work at home (21-40%)
- Mostly work at home (41-80%)
- Work at home almost exclusively (81-100%)



Plan members N=1000

Plan members who can work from home
n=684

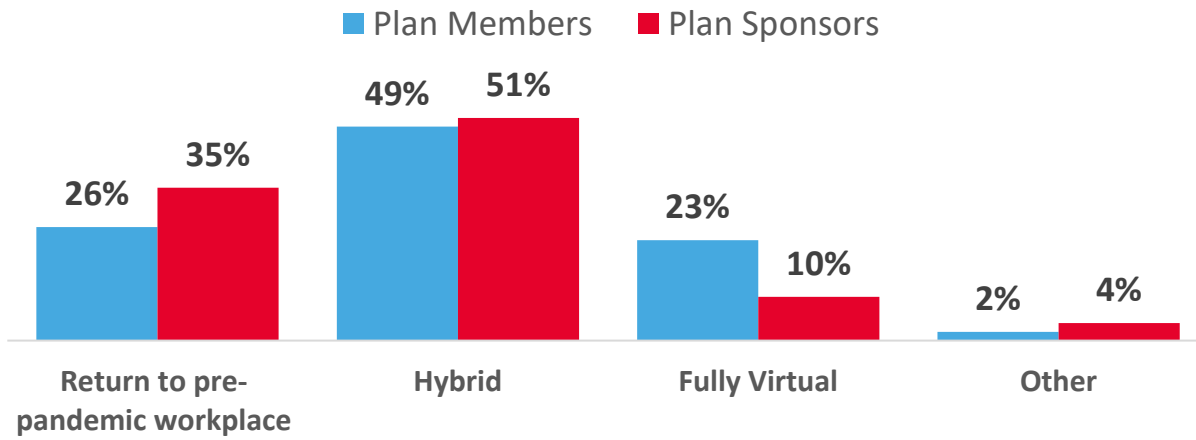
Plan sponsors who has employees
working remotely n=443

Most prefer a hybrid or virtual workplace

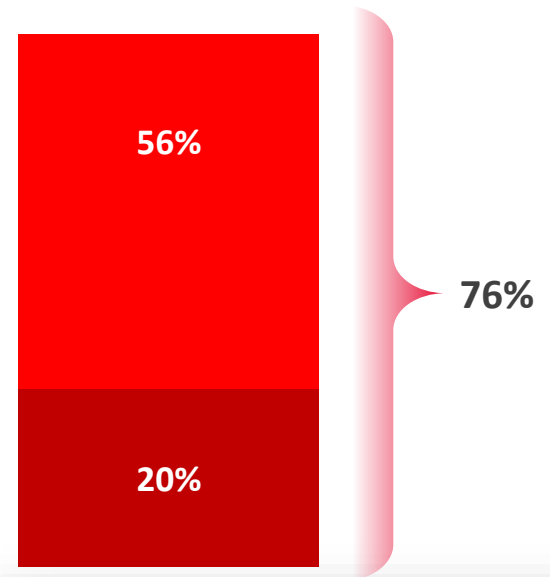
? Which of the following options would you most prefer for your workplace?

? Which of the following best describes your organization's anticipated workplace setting for employees who have been working remotely?

? Generally speaking, would you say that a hybrid or virtual workplace is a positive or negative development for your organization?



■ Extremely positive ■ Somewhat positive



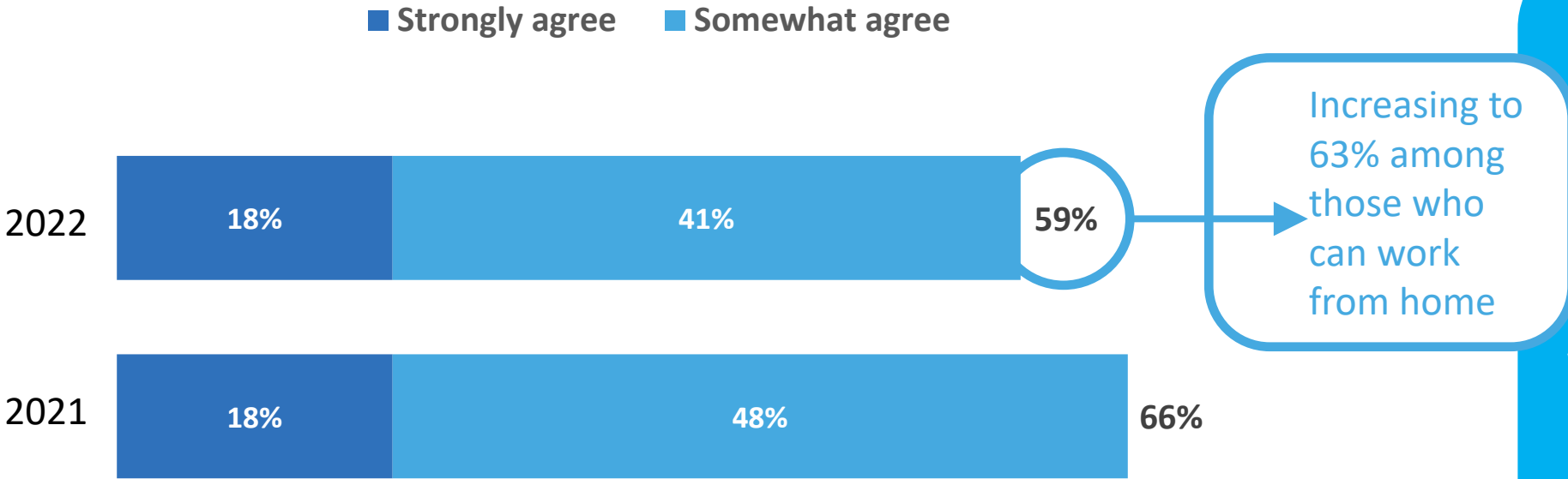
Plan members who can work from home n=611

Plan sponsors who have employees working from home n=473

Plan sponsors who anticipate a hybrid/virtual workplace n=284

Majority of plan members still feel less connected

? Do you agree or disagree with the following statement: Over the last year, I have been feeling less connected to my co-workers and organization



Increasing to 63% among those who can work from home



72% of plan members working from home are extremely or very satisfied with working remotely

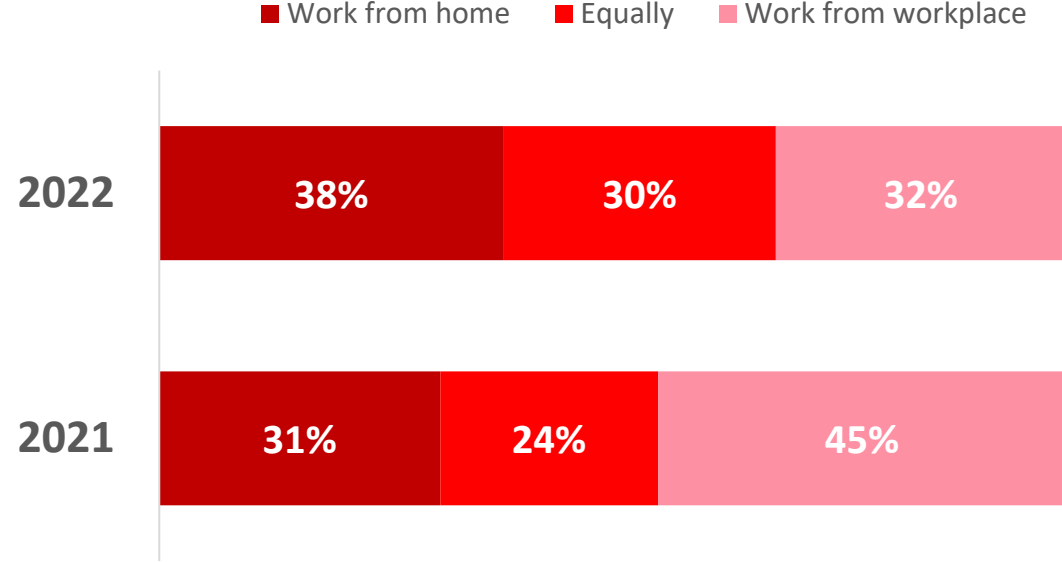
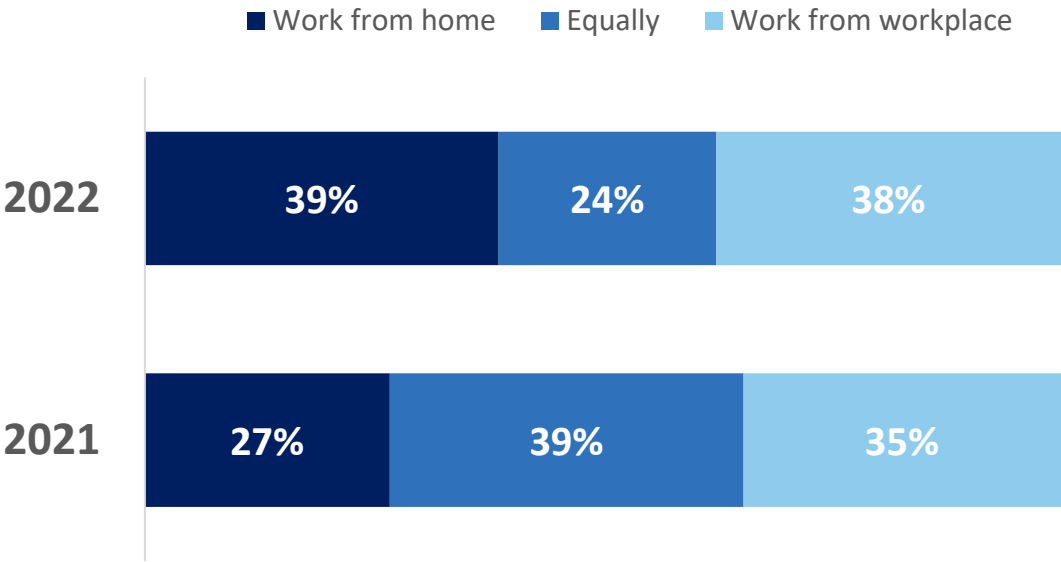
Plan member N=1,000

Plan member who work from home n=611

Members and sponsors more aligned on productivity

? In general, in which type of setting do you feel you work most productively ?

? In general, in which setting do you feel your employees are most productive?



Plan members who have been working from home n=648

Plan sponsors answering n=465

Panel Discussion

Send your feedback

Thank you!

You will receive an email shortly with a link to a brief survey. Your feedback is integral to the planning of future events.



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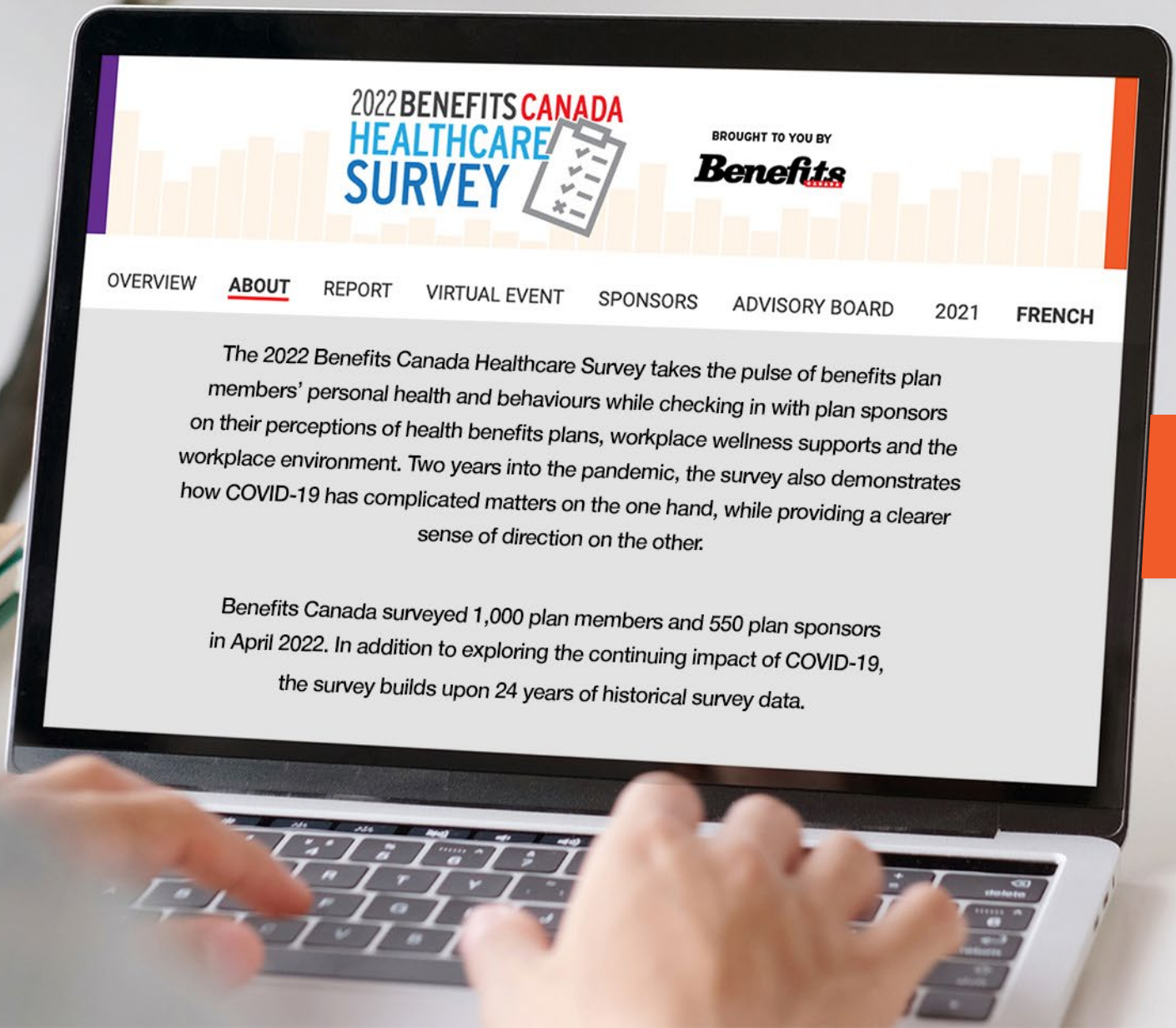
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The 2022 Benefits Canada Healthcare Survey full report is now available!

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