



INSIGHTS

DECEMBER 2006

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- What I wish for the workplace

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RWAM Renewals Procedural Update

In order to comply with Privacy Regulations, the Anonymous Claims History report will no longer be included with renewals for groups with 1-9 lives - effective January 2007 renewals.

All I want for Christmas The list goes on... Dear Santa,

Another year is drawing to a close, and it seems that this one went faster than the last. More and more of my colleagues are finding it increasingly difficult to juggle work responsibilities and their home life. It seems to me Santa, that many organizations are not looking at the impact of work-life conflict. As companies cut jobs to save money, and don't replace employees who are off due to maternity leave, I wonder if they're considering the long-term costs of increased absenteeism, increased usage of their employee assistance programs and the fact that more and more employees are disengaged?

Santa, my list is a long one this year. I hope you can help. You may be hearing from the good little boys and girls who write to you that work-life balance has become the corporate mantra of the 21st century. They know because their moms and dads are juggling three balls in the air: work, personal commitments, and themselves as individuals.

From personal observation Santa, employee support starts with making sure there are enough people, resources, and tools to do the job properly - and efficiently. But it's more than that of course. People need to be engaged with where the organization is going. Employers need to involve employees because it's the employee who executes the strategy. If employers truly believe that their people are their most valuable asset, then they need to ensure they are fully engaged, developed, supported and encouraged. When the workload is overwhelming, employers need to be asking and listening to how they can help deal with

it. If staff are asked, they will tell you that they need more efficient processes, that the right people need to be in the right jobs, and pulling their weight. Staff likely can identify areas of duplication, identifying areas where the time and resources aren't being used efficiently.

I know that it's taken me a while to get to my list Santa, but here it goes...

Involve employees in the corporate process

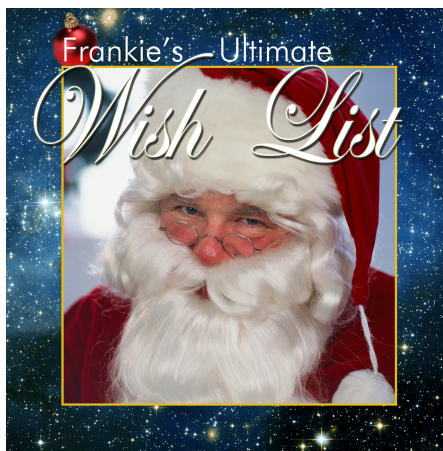
There are many silent killers of strategy implementation that lurk below the surface, such as: poor communication, ineffective leadership, lack of trust and engagement, conflicting priorities and poor coordination throughout the organization.

Santa, you know the first step in improving any workplace is facing and defeating these silent killers. The elves understand that trust and commitment are key ingredients of a healthy work environment. The key to positive change is a high level of employee involvement in actually shaping change. Good ideas often

come from the bottom up. Getting senior staff members to change their way of thinking is easier when they're presented with hard facts. Mining your own data can help them see these links.

Create a positive work environment

It's important for organizations to understand what motivates their employees and what values the company supports. Old and new programs alike must conform to the organization's values. If they conflict, the company and its management may be viewed as hypocritical, creating more damage.



continued on reverse...

An Effective Return..., cont'd

Provide flexible hours

Employees face numerous challenges on the home front that can interfere with normal working hours. Employees with high role overload are more likely to report high levels of stress, more likely to be absent due to emotional, physical, or mental fatigue, and more likely to miss work due to child care problems. Flexible work arrangements such as flexible work hours, job sharing, and allowing employees to work from home on occasion not only benefit employees and their families, but the organization as well.

Treat employees equitably

If there is a sense that not all employees are treated the same, deal with it. Employees who take more breaks, either due to smoking, talking, or playing on the Internet, may not be putting in the same number of working hours as their

colleagues. If one employee works 15 minutes less per day than one who puts in their full day, that translates into 12 fewer hours per year.

Integrate leisure activities

Create facilities that allow employees to blow off steam and take time out of their busy work days. A staff lounge with games, gas fireplace, big screen TV (OK, maybe that's pushing it), outdoor patio, or an equipped gym all help to make employees happier and more engaged, which ultimately produces better results for customers.

Subsidize fitness programs

Employee fitness levels have a direct correlation to organizational absentee rates. Fit employees positively impact benefit costs. If an employee doesn't have time to go to a gym and wants to work out at home, assist them.

Be flexible about parental benefits

Different people have different work-life stresses. Many are due to starting and raising a family, but they could just as easily be about eldercare. If the babysitter doesn't show up, or a child is ill, employees are often forced to lie so that they can stay home with their child. Santa, how about suggesting that employers look at introducing 'Care

Days'? An employee could be given a 'Care Day' every month or two that can be used to take care of the kids or for elders.

Trust your employees

When people are working hard they need breaks to recharge and refocus. Let them. Allowing employees to set their own schedules will increase productivity and improve worker engagement.

Survey employee needs

Employees can effectively identify what organizational changes or cultural shifts need to be made for a workplace to become user friendly. Ask employees about ways to improve the working environment. Poor morale and esprit de corps increase stress levels and consume energy that could otherwise be directed at job-related activities. The top 100 employers in Canada in 2005 provided: maternity and compassionate leave, Employment Insurance top-ups, tuition subsidies, fitness plans, health plans, product discounts, and scholarships to employees.

Thanks for everything Santa. I hope 2007 is a stress-free year for you, the Mrs. and all the elves.

Until next year...



Friday Dec. 22 - closed at 12:00
Monday Dec. 25 - closed
Tuesday Dec. 26 - closed
Friday Dec. 29 - closed at 12:00
Monday Jan. 1 - closed

The staff at RWAM Insurance Administrators Inc. would like to wish you a safe holiday season & the best of health and happiness in 2007.



Designed specifically for the
Self-Employed & Small Group Employer

Premium Summary

MANDATORY BENEFITS
Life Insurance, Dependent Life, AD&D,
Extended Health Care & Out-of-Canada
All Eligible Employees


Single Coverage	\$ 65.00 /month
Family Coverage	\$ 139.90 /month
Exempt Coverage	\$ 14.00 /month

OPTIONAL BENEFITS
Dental
All Eligible Employees

Single Coverage	\$ 43.40 /month
Family Coverage	\$ 107.00 /month

Long Term Disability
Some occupations are not eligible for Disability coverage due to the nature of the risk.
All Eligible Employees \$2.85/\$100 of benefit

Ontario Residents 2007



* Rates are subject to Provincial Sales Tax
* \$10.00 per month Standard Administration Fee per group, subject to GST
* Rates effective Jan. 1, 2007 and are reviewed annually
An employee may opt out of Health Care &/or Dental benefits ONLY if he/she has coverage under a spouse's Health Care &/or Dental plan.