



INSIGHTS

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ISSUED QUARTERLY

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Implementing a Wellness Initiative

There's no arguing the fact that healthy individuals perform better in their jobs. With employee health issues and their associated costs on the rise, are you prepared to take action before it affects you and your employer's bottom line?

Many of us are our own worst enemy when it comes to taking care of ourselves. We sabotage our efforts to become healthier because in many cases we are unwilling to exercise regularly, we use tobacco products, and we don't eat sufficient fruits or vegetables. So, what is preventing Canadians from adopting a healthier lifestyle? Our excuses range from a lack of time, a lack of willpower, to a lack of money. These are the same difficulties an employer has to over-

come as well when deciding about implementing a wellness initiative.

Sun Life's 2011 Buffett Wellness Survey showed that employers are struggling to make employee health a priority. Nearly all survey respondents felt that the health of their employees influences their organization's overall performance, so it's no coincidence that most of these organizations offer wellness programs. However, the majority are not taking the type of strategic approach required to make a significant positive impact on their employees' well-being. For example, less than a quarter (21%) of organizations offering wellness programs conduct an employee needs assessment – a necessary step in designing a targeted program to deliver results. The proportion of organizations that consistently evaluate the outcomes of their wellness initiatives is also small (36%), meaning the majority are foregoing the opportunity to learn what is working and what might be improved upon.

While Canadian employers understand the importance of workplace wellness, many are struggling to create comprehensive programs to actually improve employee health – and their own bottom lines. The good news from the Buffett Survey is that 72% of respondents indicated they are offering wellness programs and of those, 97% said they believe employee health is directly related to corporate success. They are right! The Towers Watson 2009/2010 Staying@



Work report shows that employers with highly effective wellness programs have performed more than 55% better than their industry peers, achieved higher average revenue per employee and saw less absence, disability and total turnover. They also had lower annual medical costs.

The bad news: the number of employers offering wellness programs dropped from 91% in 2009 to 72% this year. Some of this can be attributed to this year's sample group, which consisted of more small employers (less than 250 employees) than previous surveys. A smaller employer likely has fewer resources to implement a wellness program and properly measure the results. However, this shouldn't be a deterrent as it is being done.

Plan sponsors need to: (a) decide what they hope to accomplish with their program and ensure that everyone is working toward the same clear strategic objective (b) define their wellness objectives, and ensure their corporate culture supports them (c) once you have defined your objectives, determine what you will measure, and (d) when it comes to developing your program, understand that you don't need a big budget to implement a workplace wellness initiative.

Plan members and plan sponsors alike recognize the value of health

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Holiday Hours

Fri. Dec. 23rd - Closed at noon
Mon. Dec. 26th - Closed all day
Tues. Dec. 27th - Closed all day
Fri. Dec. 30th - Closed at noon
Mon. Jan. 2nd - Closed all day

The office is open regular hours on Dec. 28 & 29.

*We would like to wish you
a safe Holiday Season &
the best of health and
happiness in 2012.*

Waterloo Region Healthy Workplace - RWAM - Gold Award Recipient



On October 27, 2011 twenty (20) local workplaces received the inaugural Region of Waterloo Healthy Workplace Award demonstrating their strong commitment to improving the health of their employees. RWAM Insurance Administrators was a Gold Award Recipient. We would also like to congratulate our valued corporate associates: Home Hardware Stores Limited, Trinity Village and Corporate Benefit Analysts Incorporated, as they were also Gold Award Recipients.

How We Did It

RWAM implemented a wellness program sponsored by La Capitale Insurance and Financial Services. As part of this wellness program, RWAM began a 6-week walk-a-thon in May 2011 where all 200 staff were placed on teams consisting of 8 individuals each. Pedometers were given to all staff members, along with log-books to record their daily steps with the goal of 10,000 steps per day, per person. At the end of 6 weeks, the team with the highest average steps per person won.

To encourage individuals to set weekly goals, RWAM also had "destination city" challenges where staff members were encouraged to walk the equivalent number of steps to reach that city from their Elmira office based on the

calculation that it takes 1000 steps to walk 1 kilometre. This activity was new this year, and was an innovative way to help staff visualize the distance walked for the entire week. RWAM also had weekly draws for staff members who reached the "destination city" and distributed wellness-related prizes such as health books, healthy recipe books, core balance kits, and others. This proved to be very encouraging for all staff, regardless of individual fitness levels.

RWAM aims to help its employees make long-term, sustainable health behaviour changes. Arrangements have been made with a local arena with an indoor track so employees are able to walk all winter. These activities are not only great for physical fitness, but also beneficial for team camaraderie.

In addition, RWAM offered health risk assessments and heart clinics early on in the year where nurses measured blood pressure, waist circumference, etc. These measurements were helpful to employees when setting their health-related goals. In future years, RWAM would like to hold assessments and clinics before and after corporate fitness events to allow employees to track their fitness progress.

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benefits. On the one hand we are on solid ground with respect to traditional benefits, such as drugs and dental, which deliver an immediate return. On the other hand, ongoing challenges threaten to throw us off balance. The pressure of containing costs makes it difficult to maintain plan designs, let alone explore new approaches to employee well-being. Workplace health programs give us the opportunity to maximize employee engagement and productivity, while identifying what health risk factors are affecting employee performance. Whether it's from work-related stress, mental health, high blood pressure, smoking, or diabetes, every workplace has it. Governments, plan sponsors, employees – all bear unique responsibilities to achieve sustainable health. As the second decade of the 21st century unfolds, it will be the coordination and collaboration of those responsibilities that will assist us to have a health legacy to enjoy for years to come.

Until next year...

Sources: Benefits Canada, June and October 2011

Sun Life Financial, October 2011

Sanofi-aventis, 2011 Healthcare Survey

Renewal 2012

Mandatory Benefits

Life Insurance, Dependent Life, AD&D,
Extended Health Care & Out-of-Canada

All Eligible Employees

Single Coverage \$ 81.25 /month

Family Coverage \$174.75 /month

Exempt Coverage \$ 15.50 /month

Optional Benefits

Dental

All Eligible Employees

Single Coverage \$ 44.75 /month

Family Coverage \$ 110.25 /month

Long Term Disability

Some occupations are not eligible for LTD coverage due to the nature of the risk.

All Eligible Employees \$2.65/\$100 of benefit



Plan Changes and Summary

The Long Term Disability rate will be decreasing from 2.85 to 2.65 per \$100 of benefit. We will also be offering a higher benefit maximum to \$2,000 from the current maximum of \$1,500. This increase in benefit is subject to underwriting approval.

RWAM's 1two3 group insurance product currently insures over eleven hundred people, representing more than 780 businesses throughout Canada.

This year we welcomed 110 new members/groups to the 1two3 product. Over the past year \$1.4 million was paid out in Health and Dental claims.

Premium Summary for Life & Dependent Life Benefits

A summary has been sent to each group outlining the monthly volume of employee life insurance and the associated premiums. The monthly premium includes dependent life premium (if applicable to your group).

The employee's individual total premium includes any applicable taxes.

According to the Income Tax Act, any portion of this total that is employer paid is considered a taxable benefit and should be reflected as such on each employee's T-4.