

Vacation equals health!



According to a recent vacation time survey conducted by Expedia.ca¹, employed Canadians receive an average of 17 vacation days but only take 15.5. The situation is much more concerning south of the border, where the average employee only takes half his or her vacation days, and three in five employees work somewhat during their vacation.²

What prevents employees from taking their vacation days³?



- Workload:
 - Before starting their vacation: To make sure their files are up-to-date
 - When returning from their vacation: To take care of work that has accumulated during their absence



- The feeling of being indispensable and that no one else can do their work



- The desire to show that they are completely devoted to their work and the company



- The lack of funds to pay for a great vacation

Regardless the reasons that prevent employees from taking full advantage of their vacation time, there is no doubt that vacation time is essential to their physical and psychological health.

Several good reasons to take a vacation

Vacations reduce the risk of cardiovascular disease. While on vacation, a person's blood pressure and blood sugar is lower. It also seems that people who take at least one week of vacation per year reduce their risk of heart attack by 30%.⁴

Vacations help improve sleep. This also helps improve a person's mood. It's good for the person and everyone around him or her!⁵

Vacations are an opportunity to eat better and exercise. People have more free time while on vacation, therefore giving them the opportunity to eat better and exercise more, which contributes to improving overall health.⁵

Vacations help reduce back pain and headaches. When people are on vacation, muscle tension, which cause back pain and headaches, is reduced.⁵

Vacations stimulate the immune system. Reducing stress reduces cortisol levels. This stress hormone, adrenaline's little sister, helps to slow the immune system.⁵

Vacations make employees more productive at work. In an American study, 67% of managers surveyed believed that employees who take vacations are more productive.³ Rest increases productivity. In fact, when a person is tired, it becomes more difficult to work. And where the employee manages to work, it's usually at only about 70% of what he or she could accomplish if properly rested.⁴

To summarize, vacation time generally increases employees' well-being and is a major factor in reducing their predisposition to physical or psychological illness.

Promoting health and preventing absences

Employee sick days are a considerable expense for employers. There are many consequences of employee sick days: loss of productivity, increased use of the employer's benefits plan, the need to train replacement workers, etc.⁶

Encouraging employees to use their vacation days is a way to continue your efforts to promote good health and prevent absences.

Did you also know that vacation time is beneficial to employees, even before they go on vacation? In general, employees are more enthusiastic the closer they get to their vacation and as a result, are more productive at work.⁴

So, this year is the time to get the most out of vacation time.

A good vacation equals good health!

¹ "Vacation deprivation study", Expedia.ca, October 2015.

² "Les vacances sont bonnes pour la santé des employés", *Avantages*, July 2014.

³ "Groundhog day every day: America's repeating vacation problem", Project: Time Off, January 2016.

⁴ Nathan, David. "Partir en vacances est bon pour la santé", *Voyage Voyage*, March 2016.

⁵ Leduc, Julie. "10 preuves que les vacances, c'est la santé!", *Coup de pouce*, July 2014.

⁶ Chénier, Louise. "Pour un programme efficace de gestion de l'invalidité en milieu de travail", The Conference Board of Canada, October 2013.

Online Health & Wellness Companion

At iA Financial Group, we want to help you in your efforts to promote the health and wellness of your employees. To do so, we offer the online Health & Wellness Companion⁷, an interactive website approved by the Canadian Medical Association that allows:

Your plan members to:

- Obtain an overall health assessment using questionnaires (lifestyle, nutrition, sleep, stress, physical activity, etc.)
- Determine risk areas
- Set health and wellness goals

Plan administrators to:

- Obtain an overview of their insureds' risk factors
- Estimate the loss in productivity based on these factors
- Choose customized health and wellness programs

⁷ Based on your plan, you may have access to the Health & Wellness Companion or to Webhe@lth.



Did you know that your plan members can have their group insurance card in the iA Mobile¹ app? This is practical when they are away from home and their pharmacy!

The group insurance card has emergency phone numbers for plan members to call when they are outside their province of residence. Remember that in a medical emergency, they must contact the travel assistance service before seeing a health care practitioner.

It is also important for plan members' dependents (spouse and/or children) to also have access to these numbers when travelling.

iA Mobile at your plan members' fingertips

With iA Mobile, plan members can also:

- Check their drug coverage
- Estimate the drug reimbursement amount and obtain solutions for cost-saving alternatives
- Keep track of their claims

In addition, plan members can easily submit their claims on iA Mobile, regardless of where they are.²

¹ Plan members can download the iA Mobile app for free on their iPhone or Android device. For more details, go to ia.ca/iamobile.

Please note that, in order to use iA Mobile, plan members must have activated their access code on ia.ca/myaccount.

² According to the plan, this feature may not be available.

About iA Financial Group

iA Financial Group is a life and health insurance company that offers a wide range of insurance and financial services products. The fourth largest life and health insurance company in Canada, iA Financial Group is at the head of a large financial group that operates in all regions of Canada and in the United States. It contributes to the financial well-being of more than four million Canadians and manages and administers \$111.2 billion in assets..

The Infobulletin is also available on our website at ia.ca/business/group-insurance/administer-your-plan/infobulletins.

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