



Weight management: Concrete support to improve your wellbeing

Information, helpful resources and support
from your group insurance plan



Your total wellbeing: At the heart of everything we do

Do you have health challenges due to excess weight and want to improve your total wellbeing? This is also the case for many Canadians, with nearly one in three people aged 18 or over being obese in 2022.¹ It's a growing social trend that deserves to be acknowledged and addressed.

Weight is influenced by many factors, from genetics and environment to lifestyle habits and mental health. And the stigmas surrounding weight management and obesity can have a significant impact on a person's total wellbeing.²

We want to help you better cope with these challenges, and we believe that acknowledging the situation and adopting an inclusive and caring approach, particularly in the workplace, will ensure that every individual is better supported on their journey toward wellbeing.

That's why iA Financial Group offers a practical tool for better understanding the issues associated with weight management. Relevant information and helpful resources will help you take stock of your situation and find the support you need.

Explore our 4 themes

**Weight management
and obesity**

Keys to prevention

**Support from your
group insurance plan**

Helpful resources



Weight management and obesity

Weight management issues encompass a number of conditions that have a significant impact on those affected. These include obesity, which is a growing social problem. It's predicted that by 2030, more than 30% of adults in Canada will be obese.³ This is what we'll be focusing on specifically in this guide.

Understanding obesity

There are many statements made about obesity, some of which promote prejudice and misinformation. Let's look at what we currently know about obesity.

Obesity is defined as a prevalent, complex, progressive and relapsing chronic disease, characterized by excessive body fat that impairs health.⁴

One of the main preconceptions is that obesity is based solely on a body mass index (BMI) of 30 or more. However, according to *The Lancet Diabetes & Endocrinology's* Commission on Obesity, which includes 56 specialists from around the world, obesity should no longer be measured solely on the basis of BMI.⁵

Considerations

In addition to measuring **BMI**, the group of specialists recommends measuring **waist circumference**, where abdominal fat that could be harmful to a person's health is found.

The Commission sets the threshold for a problematic waist circumference at:

 **102 cm**
for men

 **88 cm**
for women

In addition, to obtain a diagnosis of clinical obesity, a person must also suffer from a **dysfunction** directly related to their obesity (hypertension, sleep apnea, heart failure, chronic urinary incontinence or fatty liver disease, for example).



Multiple factors

There's also a widespread belief that obesity is due to a lack of willpower by people who don't eat well or exercise enough. "This preconception is actually very far from the truth. Obesity is a complex, chronic condition influenced by multiple factors," says Eveline Keable, Strategic Leader, Health, Wellness and Disability at iA Financial Group.

Biological

The brain controls eating behaviour and appetite.

For example: After eating a meal that's high in protein and fibre, the brain sends satiety signals for a longer period of time.⁶

Psychological

Stress and emotional distress affect appetite.

For example: Someone who is anxious or depressed may overeat or make poor food choices, in addition to lacking the motivation to exercise, which could lead to weight gain.⁹

Environmental

Poor eating habits and a sedentary lifestyle increase the risk of being overweight.¹⁰

For example: Someone who consumes a lot of ultra-processed foods or foods high in sugar and saturated fat is more likely to be overweight. Reduced active mobility, increased screen time and a sedentary lifestyle in general can be contributing factors as well.

Genetic

Around 40% to 70% of weight is linked to genetic inheritance.

For example: If your parents are significantly overweight, your risk of becoming overweight increases considerably due to your genetic inheritance.⁷

Medication

Several types of medications lead to long-term weight gain.

For example: Someone who takes certain types of antidepressants, antihistamines or sleeping pills, or who is undergoing cancer treatment, could gain weight over the long term due to the mechanism of action of these drugs.⁹

Social

Inequalities in socio-economic status and access to the healthcare system have an impact on weight gain.

For example: The affordability and accessibility of healthy food options is often a barrier for low-income families, leading to a higher reliance on processed and sugary foods, which can be harmful to a person's health.¹¹

Consequences and medical conditions associated with obesity

Social and psychological consequences

Obesity doesn't just affect physical health; it also has a major impact on mental health. In fact, mental health problems can be both a consequence and a cause of obesity.

Obesity may be linked to:

- Anxiety
- Disordered eating
- Depression
- And many other things¹²

Medical conditions

There are several **comorbidities**¹⁴ — the simultaneous presence of two or more diseases or disorders in the same person — linked to obesity. At the top of the list are:

- Type 2 diabetes
- Hypertension
- High cholesterol
- Gout
- Fatty liver disease
- Infertility
- Sleep apnea
- Certain cancers

People who are obese are

**20% to 40%
more likely**

to develop symptoms of depression or anxiety than those who are not.¹³



5 myths and facts about obesity

There are many myths about obesity and overweight. To put these myths to rest, we debunk five of them below.

Myth 1

Obesity is caused by poor diet and a sedentary lifestyle

Fact: While a poor diet and sedentary lifestyle can have an adverse impact on one's health, it's important to consider a number of factors. Refer to page 4 to learn more.

Myth 2

The consequences of excess weight on men's and women's health are the same

Fact: Being overweight affects men and women differently. For example:

- **Hormonal consequences:** Hormones play a role in regulating metabolism and weight gain, and hormonal imbalances generally affect women more, such as during menopause.
- **Social consequences:** Physical appearance plays an important role in social interactions, both personal and professional. For example:



Men living with obesity are
7% less likely
to be hired than those who are not.



For women,
this figure rises to 20%



Women living with obesity are

16 times more likely



to be discriminated against than men.¹⁵

Myth 3

Body mass index (BMI) is the only way to determine if a person is obese and if there are health risks involved

Fact: Today, BMI is no longer the only indicator for calculating and assessing the risks associated with excess weight. BMI doesn't take into account the distribution of bone and muscle mass or the level of fat in the body. For example, athletes may have a higher-than-average BMI due to their significant muscle mass. That doesn't mean they're obese or unhealthy. Other factors, such as waist circumference,¹⁶ should also be taken into account. As a result, it's always best to consult healthcare specialists for an obesity assessment.

Myth 4

Being overweight or obese automatically means being in poor health

Fact: Obesity can lead to certain adverse health conditions, but this is not always the case. Some obese people are metabolically healthy and have normal health markers, such as good blood pressure, normal cholesterol levels and good cardiovascular health. To assess a person's overall health, it's essential not to rely solely on weight. A more comprehensive, personalized analysis by specialists is required for an accurate assessment.¹⁷

Myth 5

Diets are an effective way to lose weight

Fact: Dieting can sometimes be a quick fix for weight loss. However, long-term effectiveness is limited. Around 95% of people who lose weight by dieting regain it within a few years. To keep the weight off, it's best to adopt a holistic approach that includes a varied, balanced diet, physical activity and psychological support.¹⁸

Opening up a dialogue and setting the record straight by talking to friends, family and colleagues helps to dispel these myths and false beliefs. Being overweight or obese leads to discrimination, stigmatization and prejudice. By pooling our efforts, we can help create more inclusive and caring environments, particularly in the workplace.

Did you know?

There are tools and resources available to help you manage your weight.

Discover the [keys to prevention](#) and how your [group insurance plan](#) can help.

Keys to prevention

Prevention and awareness play an essential role in weight and obesity management. Eveline Keable, our health, wellbeing and disability specialist, says “they allow us to take action early on and reduce the negative impact on health, as well as reducing the stigmatization of people who are obese.”

Assessment: the importance of taking stock of your situation

We encourage you to consult specialists for a comprehensive obesity assessment, which will help you understand the underlying causes and avoid considering inappropriate solutions. Because every person is different, a personalized approach is key to an effective assessment.

This can include:

- A complete medical history
- An assessment of:
 - Eating habits by a dietitian or nutritionist
 - Sleep hygiene
 - Bio-impedance and BMI (clinical and physical assessment)
 - Fitness, cardiovascular endurance, strength, flexibility and mobility
 - Psychological factors and the social environment
 - Motivation
- Blood tests (cholesterol and blood lipids, blood sugar and insulin, hormones and growth factors, liver function, nutritional deficiencies)
- An understanding of the objectives

For obesity assessment services, you can contact the specialized clinics listed under [Helpful resources](#). Healthcare specialists may also offer this service. Don't hesitate to ask your doctor for advice. If you have access to a wellness or health spending account (HSA) through your group insurance plan, you may be eligible for reimbursement of assessment fees.

This kind of assessment can be used to develop a personalized program that will help you achieve your personal goals.

Weight management program

After the assessment, a weight management program may be suggested.

Here's what could be included in this kind of program, which will be personalized based on your specific needs and goals. It will take into account your lifestyle, food preferences and activity level:

- Nutritional education
- Exercise program
- Psychological support
- Support groups
- Information on total wellbeing, including stress management, sleep, emotional health, etc.

By incorporating these essential aspects into your weight management program, you can get comprehensive support to help you achieve your goals in a healthy and sustainable way.



Taking care of yourself

This section suggests ways to take care of yourself, as well as healthy habits you can adopt to optimize your quality of life.

However, we recommend that you consult healthcare specialists for advice on the best options for you, based on your individual situation.

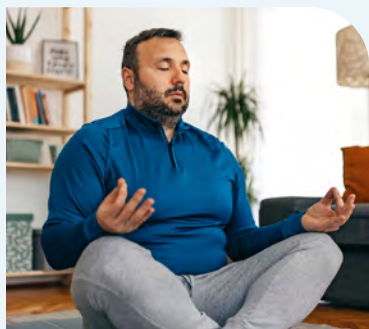


Practical tips for taking care of yourself



Learn to manage stress and adopt a positive attitude.

Stress triggers a mechanism in the liver that leads to glucose production. This rise in blood sugar levels increases the risk of diabetes and obesity.¹⁹ Relaxation and wellness activities, such as deep breathing, meditation, yoga, reading and nature walks, are excellent habits to adopt.



Get enough sleep.

A lack of deep sleep can interfere with the regulation of leptin and ghrelin, two hormones that influence a person's level of satiety. This can lead to overeating, thereby increasing the risk of obesity.²⁰ Although the need for sleep varies from person to person, specialists generally recommend between seven and nine hours of sleep per night. To improve the quality of your sleep, avoid stimulants (coffee, tobacco, alcohol), eat lightly and turn off your screens a few hours before going to bed. It's also a good idea to have a relaxing routine before bedtime to help you wind down and better prepare you for sleep. Therapy and support from a psychologist can also help manage stress and improve sleep.



Eat a healthy diet.

For a healthy diet, [Canada's Food Guide](#) recommends eating a variety of nutritious and healthy foods every day.²¹ It also advises making water your drink of choice and limiting your intake of processed foods (often high in sodium, sugar or saturated fat). Also, try to avoid weight-loss diets, which can lead to serious nutritional deficiencies and are not effective in the long term.²²

For advice tailored to your needs, don't hesitate to consult a nutritionist or dietitian. Your group insurance plan generally covers this type of health care.



Exercise regularly.

The benefits of physical activity are well proven for preventing chronic disease, improving attention and concentration, maintaining good mental health, promoting better sleep, reducing stress, and so on. The ideal **amount of physical activity is at least 30 minutes, three times a week**. But go at your own pace. Start with low-intensity activities, then gradually increase your level of physical effort. The important thing is to incorporate movement into your day-to-day life.²³

If you have injuries or physical limitations that interfere with your daily life and physical activities, don't hesitate to consult a specialist (such as a physiotherapist, occupational therapist or podiatrist). Their services are usually covered by your group insurance plan.

Are you thinking of getting back into walking, cycling, swimming or any other sport or physical activity? Good news! If you have access to a wellness account through your group insurance plan, it can be used to cover the cost of eligible equipment and services related to physical activity and the outdoors. Learn more under the [Support from your group insurance plan](#) tab.

Practical tips for taking care of yourself (continued)



Take care of your mental health.

In addition to physical health problems, obesity can be associated with numerous mental health issues, such as depression, anxiety, decreased self-esteem, negative body image, suicidal ideation and eating disorders.²⁴ So don't hesitate to seek help for care and services, or to find specialists who can support you at the first sign that your situation is affecting your mental health.

[Government of Canada mental health support page](#)

Seek medical advice.

In some cases, despite good lifestyle habits, underlying factors beyond your control can affect your condition. A medical approach may then be required to assess your health and guide you towards the best solutions for you. In some cases, your doctor may advise the use of medication or even surgery (bariatric surgery, for example) to achieve results.

The benefits of weight loss

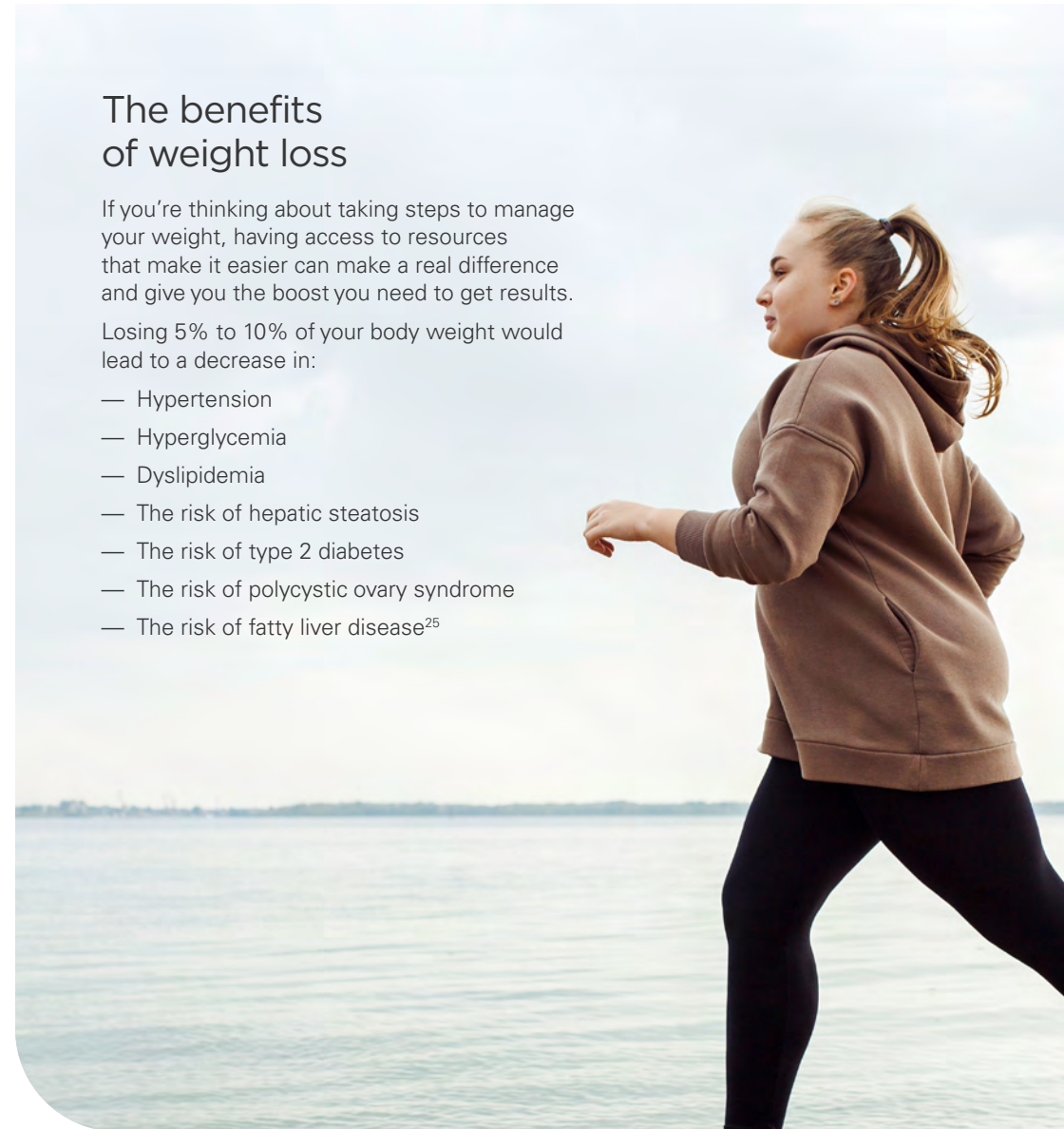
If you're thinking about taking steps to manage your weight, having access to resources that make it easier can make a real difference and give you the boost you need to get results.

Losing 5% to 10% of your body weight would lead to a decrease in:

- Hypertension
- Hyperglycemia
- Dyslipidemia
- The risk of hepatic steatosis
- The risk of type 2 diabetes
- The risk of polycystic ovary syndrome
- The risk of fatty liver disease²⁵

Podcast on the science behind metabolism and obesity

Listen to the [Why We Store Fat Differently: The Science Behind Metabolism and Obesity](#) episode of the Nutrition Conversations podcast, from The Canadian Nutrition Society. Dr. Kafi Ealey discusses how fat storage and metabolism vary across individuals and populations, and why these differences matter for health.



Support from your group insurance plan

A customized weight management offer

Effective solutions offered by your employer

Having access to effective workplace solutions can make a real difference.

In fact, many care, service and treatment options may be covered by your group insurance plan.²⁶ Here's a look at some of them:

²⁶ Depending on the specifics of your coverage. For full details, please consult the documentation available on your intranet or ask your Human Resources department.

Specialists at your fingertips

If you want personalized advice for your mental or physical wellbeing, your group insurance plan may cover some of the following paramedical services, depending on the specifics of your coverage:

Chiropractic care

Chiropractors specialize in the diagnosis, treatment and prevention of neuromusculoskeletal disorders and their effects on general health.²⁷

Kinesitherapy, kinotherapy, kinesiology and sports therapy

These specialties focus on ways to facilitate physical activity through movement. These services may be used by people living with obesity who have injuries or discomfort and who want to engage in physical activity.

Massage therapy

The aim of this discipline is to assess soft tissue and joints with a view to treating and preventing injuries, pain or other physical dysfunctions that may occur. In particular, it helps to relieve back pain, release tension, improve joint mobility, and promote greater range of motion.²⁸

Nutrition

Nutritionists and dietitians play a central role in the nutritional assessment and support of people with various medical conditions. These specialists support their clients as part of a holistic approach, taking into account their preferences, needs and situation. Their services can include ordering and analyzing blood tests, prescribing nutritional supplements and adjusting diabetes medication.²⁹

Occupational therapy

Occupational therapy assesses the impact of a physical or mental health problem on day-to-day autonomy, and suggests ways of remedying it.³⁰

Osteopathy

Osteopathy is a manual approach whose aim is to restore function to the structures and systems of the human body in order to optimize its self-regulating capacity. Through careful and precise palpation, a comprehensive global assessment makes it possible to study the causes of neuromusculoskeletal, visceral, and cranial dysfunctions. Each osteopathic treatment is specific and personalized.³¹

Orthotherapy

Orthotherapy is a manual therapy combining massage therapy and kinesitherapy (movement therapy) for people with muscle pain and joint stiffness.³²

Physiotherapy

This specialty helps people regain their physical capabilities and autonomy by acting on strength, muscle flexibility, joint mobility, posture, cardiovascular endurance, pain reduction and breathing. Specialists usually recommend a customized treatment plan.³³

Podiatry

Podiatrists assess and treat foot disorders and diseases through medical, chemical, pharmaceutical, surgical, mechanical or manipulative methods. In addition to offering advice on foot health and hygiene, these specialists can prescribe and administer certain medications, perform minor surgery and prescribe, manufacture or modify podiatric orthoses.³⁴

Psychology and social work

Psychologists, psychotherapists and social workers are specialists in behaviour, emotions and psychological health. They work with people experiencing distress or psychological difficulties³⁵ such as anxiety, depression, self-esteem issues or eating disorders.



Drugs and medical procedures

An obesity assessment or consultations with your physician or other specialists may lead to a recommendation of:

- **Weight management medication**, which may be reimbursed by your group insurance plan.
- **Bariatric surgery**, in addition to a personalized program. You may be eligible for disability benefits during the convalescence period following surgery.

Other options to support your wellbeing

Your group insurance plan may give you access to other complementary services.

Telemedicine

This service allows you to:

- Quickly consult a doctor for a minor health problem that doesn't require a face-to-face appointment, or for follow-up care.
- Obtain or renew a prescription for medication, blood tests or samples, and get free delivery of medication.
- Get referrals to specialists.

Did you know?

Although it's sometimes necessary to see a doctor in person, up to 70% of minor medical problems can be treated virtually. This represents a significant gain in time and efficiency.

Internet-based cognitive behavioural therapy (iCBT)

The iCBT program is an effective and recommended approach to supporting plan members with mild to moderate mental health symptoms.

iCBT can help treat a wide range of mental health problems, including depression and anxiety disorders. It is short-term psychotherapy aimed at building resilience and strengthening coping skills. This service is available online 24 hours a day, 7 days a week, to facilitate access for eligible individuals.

Since many people living with obesity also have a mental health issue (anxiety or depression, for example), iCBT is often a good complement to a physical wellness approach.

Employee and Family Assistance Program (EFAP)

This program gives you access to professional help, including support related to:

- Health and nutrition
- Anxiety, stress and depression
- Relationship problems

Health spending account (HSA)

An HSA is like a bank account that allows you to be reimbursed for medical expenses not covered by the basic group insurance plan. For example:

- Amounts that exceed the maximums for paramedical care
- An obesity assessment (unless performed by a private clinic)

To learn more about eligible expenses, visit the [Canada Revenue Agency](#) page.

Check with your Human Resources department to find out if an HSA is included in your group insurance plan.

Wellness account

A wellness account can cover a wide range of eligible expenses to promote total wellbeing. Covered expenses may include equipment and services related to:

- An obesity assessment
- Weight management and nutrition (equipment, services and programs)
- Physical activity, outdoor activities and relaxation
- Home safety and comfort
- Ergonomics

Check with your Human Resources department to find out if a wellness account is included in your group insurance plan.



Solutions to meet your needs

To summarize, here are a few examples of needs and solutions that your group insurance plan³⁶ might cover.

Needs	Solutions that may be covered under your group insurance plan. (check the terms and conditions of your plan to find out if these items are included)
Coverage of weight management drugs	✓ Reimbursement of drugs, particularly for the treatment of obesity, high blood pressure, diabetes, obstructive sleep apnea, cardiovascular disease, etc.
Support from healthcare specialists, in particular to build a personalized weight management program	✓ Reimbursement of paramedical expenses for psychologists, osteopaths, physiotherapists, nutritionists, and many others. ³⁷
Access to specialized care and appropriate treatment	✓ Reimbursement of equipment, services and programs associated with physical activity, relaxation, weight management and nutrition.
Prompt consultation for diagnosis of persistent symptoms	✓ Access to a telemedicine platform or an EFAP to quickly get an appointment with healthcare specialists.
Support following bariatric surgery	✓ Access to disability benefits following bariatric surgery.

³⁶ Depending on the specifics of your coverage. Please consult the documentation available on your intranet or provided by your Human Resources department for full details.

³⁷ Certain conditions apply. Possible exclusions, depending on your group insurance plan. Authorization form required with clinical obesity criteria for certain drugs.

Helpful resources

Websites - Information

[Diabetes and obesity](#)

[Diabetes Québec](#)

[Bariatric surgery](#)

[Canadian Women's Heart Health Centre](#)

[Stand up to obesity \(Novo Nordisk\)](#)

[Obesity Canada](#)

[World Health Organization](#)

[Obesity matters](#)

[Health Canada](#)

[World Obesity](#)

Weight management clinics³⁸ (obesity assessment)

[Obesity assessment](#)

[Clinic in British Columbia](#)

[Clinic in Alberta](#)

[Clinic in Ontario](#)

Clinics in Quebec: [Quebec](#) and [Montreal](#)

Virtual clinics: <https://mwmcc.ca/>
<https://getgambit.ca/weight-management/>

Support groups

[Cœur, poumons, métabolisme](#) (français seulement)

[Équilibre](#) (français seulement)

[Obésité Québec](#) (français seulement)

[Obesity Matters](#)

Obesity hotline: 1-877-633-6634

Free service provided by the Association pour la santé publique du Québec

Helpful documents

White paper on obesity management
(iA Financial Group)

[Managing obesity: a shared commitment](#)

Mobile apps

[Noom – Weight loss aid](#)

[Yuka – Guide to making healthy choices](#)

[FitOn – Workouts, meditation, nutrition, motivation](#)

Podcasts

[Nutrition Conversations – The Canadian Nutrition Society](#)

[On s'appelle et on déjeune](#) (français seulement)

[Parle-moi de santé — Le poids et la santé avec Benoit Arsenault](#) (français seulement)

[Sans filtre – Les effets du stress \(avec Sonia Lupien\)](#) (français seulement)

[Isabelle Huot \(nutrition\)](#) (français seulement)

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- ³ BENEFITS CANADA. [Re-thinking obesity in the workplace](#), 2022
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- ⁵ LA PRESSE. [Des experts s'entendent sur une nouvelle définition de l'obésité](#), 2025
- ⁶ CNRS NEWS. [How the brain manages our appetite](#), 2020
- ⁷ NATIONAL GEOGRAPHIC. [How much of a role does genetics play in obesity?](#), 2023
- ⁸ CANADIAN WOMEN'S HEART HEALTH CENTRE. [How do stress, anxiety and depression relate to cardiovascular disease?](#)
- ⁹ NUTRITION ET DIABÉTOLOGIE. [Médicaments et prise de poids : lesquels peuvent être réellement incriminés?](#), 2010
- ¹⁰ PUBLIC HEALTH AGENCY OF CANADA. [Obesity in Canada – Determinants and contributing factors](#), 2011
- ¹¹ WORLD HEALTH ORGANIZATION. [The inequality epidemic: low-income teens face higher risks of obesity, inactivity and poor diet](#), 2024
- ^{12, 14} OBESITY CANADA. [Health impacts of obesity](#)
- ¹³ FONDS DE RECHERCHE DU QUÉBEC. [Surpoids, alimentation et dépression](#), 2022
- ¹⁶ RADIO-CANADA. [Le poids santé, un concept obsolète?](#), 2025
- ¹⁷ OBSERVATOIRE DE LA PRÉVENTION — INSTITUT DE CARDIOLOGIE DE MONTRÉAL. [Peut-on vraiment être obèse et en bonne santé?](#), 2018
- ¹⁸ RADIO-CANADA. [8 mythes sur l'obésité déboulonnés](#), 2018

Keys to prevention

- ¹⁹ POURQUOI DOCTEUR? [Comment le stress peut augmenter les risques d'obésité et de diabète](#), 2024
- ²⁰ INSTITUT NATIONAL DE SANTÉ PUBLIQUE DU QUÉBEC (INSPQ). [Sleep and Weight Problems: A New Avenue for Intervention?](#), 2013
- ²¹ CANADA'S FOOD GUIDE. [Eat a variety of healthy foods each day](#)
- ²² L'ACTUALITÉ. [5 raisons de ne pas suivre une diète amaigrissante](#), 2024
- ²³ GOUVERNEMENT DU QUÉBEC. [Improving your health through physical activity](#)
- ²⁴ CHU DE QUÉBEC. [Démystifier l'obésité pour en finir avec les préjugés](#), 2020
- ²⁵ NOVO NORDISK, Benefits Canada Face to face Drug Plan Management Forum, The evolution of obesity coverage (PDF), 2024

Support from your group insurance plan

- ²⁷ ORDRE DES CHIROPATICIENS DU QUÉBEC. [What is the role?](#)
- ²⁸ COLLEGE OF MASSAGE THERAPISTS OF ONTARIO. [About Massage Therapists](#)
- ²⁹ ORDRE DES DIÉTÉTISTES NUTRITIONNISTES DU QUÉBEC. [Les diététistes-nutritionnistes démystifient les idées reçues sur leur profession](#)
- ^{30, 33} CHU DE MONTRÉAL. [Ergo, physio, kiné... Comment s'y retrouver?](#), 2023
- ³¹ OSTHÉOPATHIE QUÉBEC. [Qu'est-ce que l'ostéopathie?](#)
- ³² RÉSEAU DES MASSOTHÉRAPEUTES PROFESSIONNELS DU QUÉBEC. [Orthotherapy](#)
- ³⁴ ORDRE DES PODIATRES DU QUÉBEC. [Qu'est-ce qu'un podiatre?](#)
- ³⁵ ORDRE DES PSYCHOLOGUES DU QUÉBEC. [What is a psychologist?](#)

The information in this document is provided for general information purposes only. It does not constitute medical advice. We invite you to consult a healthcare specialist for any problems, questions or concerns you may have about your health.

³⁸ These are some suggested clinics. It's always best to verify the eligibility of a paramedical provider before beginning a treatment plan. The eligibility of paramedical service providers may change at any time. For some services, such as dietitians and psychologists, it's important that the service provider be a member of a recognized professional association (depending on the province) in order to provide care.

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