

# COMMUNIQUÉ

To Group Insurance plan administrators  
Health and wellness

## Health and wellbeing | Seeing clearly to manage risks effectively

*Companies can obtain a comprehensive overview of employee health and raise awareness about major potential issues.*

The number of people unable to meet all their healthcare needs is on the increase in Canada. According to Statistics Canada, in 2021, 7.9% of the Canadian population aged 16 and over reported being unable to meet all their health needs.<sup>1</sup> This represents a 55% increase compared to 2018, when the proportion was 5.1% of the Canadian population.

Meanwhile, in recent years, there have been major shifts in supply and demand for healthcare plans, highlighting the financial challenges faced by plan sponsors, who must strike the right balance between the coverage they offer and the cost of maintaining suitable workplace benefits.

This underscores why it's important for you to have a clear picture of employee health and wellbeing and identify actions they can take to have a positive impact on their overall wellness.

### Seeing clearly

As part of our [Well-Balanced™](#) program, our health risk assessment questionnaire measures modifiable behaviours and promotes health and lifestyle awareness and engagement. The tool allows group insurance plan members to assess their level of risk in nine health-related areas:

- Personal health
- Physical fitness
- Nutrition
- Alcohol and tobacco use
- Sleep
- Stress management
- Work environment
- Lifestyle
- Financial health

Employees who complete the questionnaire receive a personalized assessment that identifies risk factors on which they can take action. They also receive improvement strategies, resources, and are able to track their progress, all of which promote awareness and engagement.

## A targeted campaign

You can also use the questionnaire to further engage your staff in health and wellness issues. A health risk assessment campaign provides an overview of risk factors within the organization, evaluates how well existing initiatives are working, and helps forecast costs more effectively.

The campaign relies on three components:

### 1. Diagnosis

Companies receive the overall anonymized results, providing a broad overview of their specific situation.

### 2. Identifying risk factors

You can use these results to identify their organization's specific health risks and needs. This makes it easier to target initiatives for a health and wellness program.

### 3. Setting priorities

Plan sponsors can also use the data to zero in on the most important risk factors and modifiable lifestyle habits that drive up healthcare costs. The questionnaire also measures employees' willingness to make lifestyle changes.

## Getting started

Once you have a clear picture of employees' health and issues, we can support you in developing and launching initiatives that will have a real impact on staff health and wellbeing.

Would you like to learn more about how we can help you implement and promote a campaign to better understand employee health and wellbeing? Talk to your Client Relationship Manager.

<sup>1</sup> [Unmet health care needs by sex and age group \(Statistics Canada\)](#)

You, as the plan administrator, have an important role to play in informing your plan members about their group insurance plan. We also look to your support to give them all explanatory and administrative documents upon enrolment or upon request. We will help you show them where they can consult this documentation if it is not available in hard copy. If you have any questions, please feel free to consult your administrator's guide or to contact your local Account Executive or Client Relationship Manager.

This communiqué and past publications are also available on our website [ia.ca](#).

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