

A reality that affects many people

Each medical leave involves a person who is trying to recover while coping with the impacts on their daily life. These situations also pose a real challenge to organizational continuity.



41%

of respondents have experienced a medical leave lasting more than two weeks. The consequences affect both individuals and organizations.



23%

About one quarter of medical leaves last more than six months. These are therefore not isolated cases.

Medical leave: understanding the impacts

Medical leave affects more than just a person's health; it also takes a toll on their finances and their loved ones. A well-designed group plan can help support them when they need it most.



A broader issue than physical health

For many people, medical leave affects several dimensions of their wellbeing and can also affect their loved ones.

69%

of people on medical leave say their mental health is affected.

66%

of people whose partner is on medical leave say the situation has affected their own mental health.



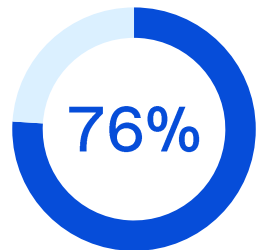
Source: 2026 Leger/iA Financial Group Study on Group Insurance and Retirement Savings Solutions. Online survey of 3,001 people living in Canada, aged 18 or older, who are employed and covered by group insurance. Fieldwork conducted from April 27 to May 5, 2026. Results were weighted to ensure they are representative of the study population.

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When health issues also strain finances

Recovery is difficult, especially if the situation leads to financial stress. Medical leave can force people to draw on their savings, postpone certain plans or rethink their retirement plans.



The proportion of people who have experienced medical leave whose total income decreased.



\$ 10,806



The average amount withdrawn or "borrowed" from personal savings by those who used their savings during medical leave. Among them, many are even considering postponing their retirement (34%).

Recovery is more difficult when financial concerns compound physical or mental health issues. This highlights the importance of adequate support before, during and after medical leave.

The group plan: a strategic lever

The value of a group plan often becomes clear during the most difficult times.

58%

of people with coverage had access to services from their insurer during their medical leave.

Among them, 88% found these services useful.



About 9 in 10 people value having a group plan when choosing an employer or accepting a job.

Guidance, income protection and wellbeing support can be highly valuable to people and represent a precious investment in their wellbeing.

Taking concrete action

Group plans play an essential role in a person's recovery. They can:



Strengthen income protection in the event of disability



Place greater emphasis on mental health and rehabilitation services



Support financial wellbeing and preparedness for the unexpected