



Group Income Protection – Canada Life's Working Well

Canada Life is delighted to announce the launch of **Working Well**. **Working Well** is a result of a comprehensive review of the market and provides automatic access to all of our Group Income Protection services, including a new EAP and Absence Management service.

In March 2008, The Times ran a report concerning the likely effects on public health during the pending recession. It stated 'more and more studies are linking recession to ill-health, particularly depression, suicide, anxiety, cardiac arrest and other medical maladies,'¹ ailments strongly attributed to stress.

Our experiences of the market for this year suggest that The Times predictions were accurate. Claims volume has increased by 24.9%, a significant proportion of these claims are stress related. **Working Well's** EAP is designed to help members resolve any problems before they escalate into absence with the end goal of ensuring operational efficiency remains unaffected.

The Problem – In Focus

Results from the current CIPD Absence Management survey illustrate that the cost of absence within British industry continues to increase. One factor that does remain the same is that stress and psychological illness is a leading contributor to the 172 million² days British industry loses per year.

The average cost of absence is £692 per employee,³ an expense that many companies could struggle to meet during the recession. CIPD research also shows that during the period covering the current recession, average absence has increased from 6.9 days per employee to the current level of 7.4 days.

Recent Canada Life figures revealed that an employee is twice as likely to be absent with a stress related illness than with an injury sustained while carrying out their role, a figure supported by the increased usage of EAP services. The same report also suggested that members with an income of over £50k are currently twice as likely to submit a claim as they were in 2008.⁴

These figures suggest the pressures of delivering positive results in the depths of the recession are increasingly being felt by those in key strategic roles.

In brief...

Is the recession affecting more than just the country's economic health?

Depending on the source, the UK has been in recession for between eight months and a year.

In March 2008, The Times raised concerns over the potential adverse effects a recession could have on the health of the UK's workforce.

With the cost of absence increasing any rise in absence rates stimulated by the recession would place a greater burden on businesses.

Research suggests that The Times' concerns were well founded...

Did you know?

That long term absence cost UK businesses over £13 billion⁵ during 2008.

On average, people on Incapacity benefit for a period of 12 months take eight years to return to work.⁶

Those on incomes of over £50k are currently twice as likely to submit a claim as they were in 2008.

49% of respondents to the latest CIPD survey cited stress as a cause of long term absence.

¹ The Times Newspaper, March 14th 2008, Leonora Weil.

² CBI/AXA absence and labour turnover survey 2008, p 5.

³ CIPD Annual Survey Report, Absence Management, 2009.

⁴ Canada Life Claims report 2008 and August 2009.

⁵ CBI Absence & Labour Turnover Survey 2008.

⁶ Department for Work and Pensions – Five Year Strategy: Opportunity & Security Throughout Life, February 2005.



Our solution – keeping you Working Well

Canada Life has responded by delivering a Group Income Protection proposition designed to address these issues. The add on services included within **Working Well** provide real solutions to challenges encountered in the work place, providing support and peace of mind to employers and employees.

Alongside the well established services of Best Doctors and BusinessCare, **Working Well** gives users access to our new integrated EAP (EmployeeCare) and AbsenceFirst, a telephone based solution, available to the employer from day one of any absence, which can help with recovery and supports the eventual return to work of an employee.

Working Well also provides its users with access to our Claims Management Services (CMS) and where appropriate to the bespoke services of CMS+.

Working Well – a closer look

- **AbsenceFirst** – Working on a case by case basis the journey to recovery and back to work can now begin on day one. Utilising the skills of a case manager, who carries out a telephone based assessment of an absence, the employer and employee agree goals and objectives.

These goals and objectives map out the path for an employee's return to work and undergo regular reviews in line with the rate of progress an individual is making.

Because AbsenceFirst works on a case by case basis an employee does not have to be a member of a Canada Life Group Income Protection scheme to benefit from the services AbsenceFirst provides. This is a cost effective way of managing absence as you only pay for the services when you use them.

- **EmployeeCare (EAP)** – EmployeeCare provides assistance on areas including (but not limited to) bereavement, stress, marital and relationship difficulties, substance abuse, loss of confidence, workplace issues and debt and budget control.

EmployeeCare offers its users up to four counselling sessions per annum, per problem with experienced, professional counsellors. If in the professional opinion of the counsellor an individual would benefit from face-to-face sessions these can be set up to take place with a counsellor close to the individual's workplace or home.

Three quarters of the people who used the counselling services, now available as part of EmployeeCare, valued the service so highly that in their opinion without the help they received they would have missed work.

Additionally, the interactive online 'Health and Wellbeing' portal gives employees access to a simple health check questionnaire that assigns a health rating. Aided by information concerning diet, nutrition, weight management and advice on how to quit smoking, an employee has access to ongoing support that will help them effectively manage their health.

What is the value of Working Well to an organisation?

The 2009 edition of Employee Benefits 'The Benefits Book' highlighted the two biggest employer concerns were the recession and controlling costs. Perhaps surprisingly the leading employer response to dealing with these challenges was to promote initiatives to 'motivate employees to maintain morale'.

Working Well's proactive approach to absence and wellbeing is a great step towards easing these pressures and maintaining a successful workplace.

Our forms are available to download from our website: www.canadalife.co.uk/group

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Between July 2007 and June 2008, around 5.8 million working days, or 1.5% of all scheduled working days were lost due to sickness in injury.¹

According to a survey in the October edition of Employee Benefits magazine, 53% of respondents believed their workplace did not monitor workplace stress

Stay Working Well

From 1 October, our Group Income Protection proposition will include the integral services of **Working Well**.

Working Well provides access to:

- BusinessCare
- AbsenceFirst
- CMS
- EmployeeCare (EAP)
- Best Doctors

Working Well supports both the employer and employee; contributing towards maintaining an efficient company and the wellbeing of its workforce.

In short it keeps you working well.

As an integral part of our Group Income Protection offering, **Working Well** is available to CL@SS users

If you have any questions regarding this bulletin or need further advice towards getting the most out of your Canada Life policy please contact your Account Manager or phone our Customer Services Centre on 0845 223 8000.



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