

Healthy Workplace Roundtable

Roundtable Participants

- Moderator: Ed Buffett — President, Buffett & Company Worksite Wellness
- Christine Ball — Director of Employee Services, Human Resources, The Regional Municipality of Durham
- Bruce Bell — Co-Founder and Chief Executive Officer, HealthSource Plus
- Angela Borges — Regional Manager, Disability Risk Management, Health & Wellness, Standard Life
- Sherry Colbourne — Chief Executive Officer, Ladybug Teknologies
- Lyle Hargrove — Director of CAW Health & Safety Training Fund, Canadian Auto Workers Union
- Michele Nowski — Director, Disability Claims, Group Network, Desjardins
- Jeffrey Stinchcombe — Vice President, Corporate Development, HealthSource Plus

Employee health and wellness are top-of-mind for many organizations — and for good reason: Not only are wellness programs an important component for attracting new talent, they also go a long way in retaining valued employees. And with the rise in baby boomers looking to retire, many employers could be faced with a shortage of qualified newcomers to fill those positions. While one solution is to entice employees to work beyond age 65, employers must then have a greater stake in the health and wellness of employees.

Another challenge for employers is the sheer scope of employee health. In today's work-world, employees now face health issues that go beyond the physical. Mental health problems (including stress) are part of a company's long-term disability (LTD) claims — something that wasn't as prevalent in the past.

The Rogers Healthy Workplace Roundtable brought together a panel of experts to cover these very issues. Moderated by Ed Buffett, President of Buffett & Company Worksite Wellness, our panellists offered insight and advice regarding modern health concerns such as mental health issues (including stress), substance abuse, and workplace bullying. They also enlighten us about innovative real-world wellness programs and share their thoughts on how government could get involved. As expected, the complex topic of calculating return-on-investment (ROI) for wellness programs punctuated the session.

Whether you already have an employee assistance program (EAP) or wellness program in place, or are debating the merits of having one, the following expert opinions will help put you on a healthy road to finding answers.

Sponsored by





Christine Ball
Regional Municipality of Durham

A holistic approach on an organizational level is really the one that works best. One of the things that we try to do is educate our managers, give them the skills that they need to approach people in a very sensitive manner, but also make it okay for employees to admit to problems of mental illness such as depression or stress since mental health should not have the same stigma as it did in the past.

In terms of managing various states of mental illness, what can an employer do to support managers?

Michele Nowski: The World Health Organization says that by 2020 depression will be the number one cause of disability. I believe it already is. One of the things that we've noticed, especially managing disability claims, is that most physical illnesses have a psychological component. Although the primary causes for disability and people being off work may be physical, there's a very strong psychological component including psychosocial issues that need to be addressed before somebody returns to the workplace.

Bruce Bell: Part of that is making the work environment more conducive to discussion rather than alienation. This will help mental health issues to be caught earlier since the symptoms can be vetted out earlier. This will no doubt lead to shorter durations and a more positive outcome. At the same time, employers must not only consider the workplace environment but also consider external pressures in the personal lives of employees. A

challenge we all must face is understanding familial influences such as child-care issues, eldercare issues, financial issues and, as we get an older workforce, change-of-life issues and we must put in place programs and a support system for employees.

Angela Borges: One area that we must focus more on is in educating front-line managers and supervisors. They're just not equipped to handle everything that they're seeing or being asked to do. They have to be the technical experts but they also have to be the counsellor because they're usually the first ones to see a problem develop. Right now, at Standard Life, we are focusing on educating our policyholders and their front-line managers and supervisors on identifying and learning to identify the signs as early as possible. This will allow people to get the help they need, whether it's getting them to an EAP counsellor, telling them to go see their family doctor, or just saying, "I've noticed you don't look well. Is there something I can do? Can I help you?" Sometimes just doing that is enough to trigger an employee to seek the help they may not realize they need.

Christine Ball: A holistic approach on an organizational level is really the one that works best. One of the things that we try to do is educate our managers, give them the skills that they need to approach people in a very sensitive manner, but also make it okay for employees to admit to problems of mental illness such as depression or stress, since mental health should not have the same stigma as it did in the past. We really encourage managers to access EAP as well and use our insurance company to help bring back the worker, but also educate co-workers and colleagues so that they have some skills.

How do you deal with mental health issues in the workplace? How about from the perspective of employees who have a co-worker come back from a leave due to mental illness (including stress leave)?

Sherry Colbourne: Close collaboration is critical to the successful transition of an employee back into the workplace. That is, it's important for key stakeholders (EAP/HR/manager) to understand the triggers/factors associated with the leave in order

HealthSource Plus

HealthSource Plus is one of Canada's fastest growing benefits, pension and wellness firms with offices in Toronto, Montreal, and Niagara. HealthSource Plus offers employee benefits, group retirement solutions and innovative wellness programs to some of Canada's best known employers in the 50-5,000 employee market. Our goal is to provide excellence in customer service, concierge level service, and innovative product solutions in a changing marketplace. www.healthsourceplus.com



Bruce Bell
HealthSource Plus

to know how best to support the individual. With this understanding in hand, the right application of support can be implemented and balanced with the need of the employee to take on increased responsibility, build confidence and self-esteem. As always, accountability is key for all stakeholders including the transitioning employee.

Lyle Hargrove: With the Big Three — Chrysler, GM and Ford — the union puts on 40 hours of training each year. This year we included a four-hour module on mental illness in order to get people talking about it, be more comfortable with it, and hopefully relieve some of the stigma that is still attached to mental illness. I think that as qualified workers become harder to find, mental health becomes an even bigger issue so we want to be ahead of the game when it comes to education and awareness.

Angela Borges: Once an employee is away from work and it's time to bring them back into the workforce, the team must be prepared for when that employee comes back. Preparing the team includes coaching and

training, but it shouldn't stop there. When an employee returns to work, things do happen and we just don't walk away, even though we may have closed the long-term disability (LTD) claim. Our rehab people, for instance, will check in with them so that employees don't feel as though they've been left alone. This is important because getting that employee back to work a second time is much more difficult.

To what extent are you finding substance abuse to be an issue, both at the workplace and away from it? What are some of the challenges employers are facing?

Angela Borges: We are seeing more and more substance abuse. For example, some of our clients in the Windsor area are experiencing gambling addiction problems within their workforce. Through our partnership with our EAP provider, Shepell.fgi, Standard Life has provided training, coaching and mentoring to those employers experiencing problems with gambling and substance abuse. That's one way we've been able to try to counter the results on the claims side.

Michele Nowski: We're seeing substance abuse on the job. What concerns me are two things. First is the availability of aftercare for employees who go on disability. Second, and probably more of a concern, are employees who are functioning addicts. A big concern for employers right now is not the people who are very obviously substance abusers or addicts; it's those people who continue to be functioning at an acceptable level. Some of the substance abuse cases are masked by physical ailments and are the most difficult to manage because if nobody is admitting to the substance abuse, addressing the root cause is impossible. Part of the plan is to dig as deep as possible and try to get a physician on board. We also need to address aftercare because there aren't enough outpatient programs that provide employees with aftercare once they've completed a residential program and are transitioning back into the workplace. Adding to that challenge is the lack of psychological counsellors who specialize in dealing with addiction issues because these are unique and very different from other mental health issues such as depression and stress.



Angela Borges
Standard Life

Standard Life Canada

Standard Life Canada is a major investment, retirement and financial protection company. Along with its affiliated companies in Canada, as of December 31, 2006, The Standard Life Assurance Company of Canada had \$36.89 billion in assets under management. We offer a wide range of financial products and services to over 1.31 million individuals, including group insurance and pension plan members.

Sherry Colbourne: I think it's important for employers to recognize that substance abuse away from the workplace is every bit as much of a concern as it is in the workplace. The vast majority of healthcare costs for an employer are driven by patterns of behaviour that are formulated, supported and carried out away from the work environment. So to focus only on the workplace misses the biggest opportunity for cost reduction. Specific to alcohol, it's important to note that this legal and socially accepted drug is a factor in some 60 diseases, and relatively low levels of consumption impact these diseases. Harnessing the opportunity associated with alcohol means adopting a fun, yet educational approach. Programs like Ladybug's Know Your AQ enable employers/insurers to implement a broad-brush awareness campaign that is pre-emptive and beneficial to all.

Lyle Hargrove: Some mistakenly think that it's a lifestyle issue and that people should smarten up and handle it. But it's not. It's a sickness and we have to educate people to that fact. We can put someone in a 28-day program and extend it if necessary

but we're now having trouble getting people into those facilities in order to get the help they need. Unfortunately, mental health associations are terribly underfunded right now and it's becoming a real challenge.

Should plan design be used as a tool to prompt and encourage healthy behaviour?

Jeffrey Stinchcombe: When you talk about plan design as a tool to encourage healthy behaviour, you're talking about the carrot and the stick. I think the obstacle we have here in Canada is we Canadians are a very entitled bunch. HealthSource Plus serves a vastly underserved part of the market: the 5,000-employees-and-under group. They're screaming for help in and around wellness but they don't know where to get it. And we're seeing a big pushback with utilization-based pricing. Our solution has been to embed the cost without actually charging for it outright. The like-minded insurers that we work with agree that it's in their best interest to prevent LTDs and therefore pass on the savings to employers. We all face the challenge of dealing with return

on investment (ROI) because quantifying ROI for a wellness program is very difficult, if not impossible. To combat that, we package a wellness program called The Total Wellness Program that is free because if we can't quantify the ROI, why would we make an employer pay for it? We do approach employers with the notion that if we can get 10% of their employees to lose 10 pounds, 10% to stop smoking and 10% to lower their cholesterol levels or eat better, then theoretically their health claims will go down over the next five to 10 years. The employer's answer is always yes. This is how we're embedding these programs into the plan design. We have yet to figure out how to charge for them.

Angela Borges: While it's okay to manage disabilities, at the end of the day preventing them is really where you want to start so that you can reduce your claims and costs and everybody wins — the employer, the employees, and the insurance company. And the savings can be significant. At Standard Life, we worked with one employer who was having a terrible time with their LTD experience. We

Ladybug Teknologies Inc.

Founded in 2002, Ladybug Teknologies (www.ladybugteknologies.com) delivers the knowledge and technology to get people thinking about their drinking. Our fun and experientially-based 5-hour training program, Know Your AQTM, equips participants with the skills to adopt more health-focused consumption practices and, in so doing, provides employers with an integrated and effective tool for helping employees manage workplace stress.



Sherry Colbourne
Ladybug Teknologies

performed an analysis on their disability issues in order to identify and target their problem areas. We then implemented some prevention initiatives and worked with their individual managers. At the end of the year, we saved them \$250,000 in premiums.

Bruce Bell: Unfortunately, we use the term “health plan” today for what is technically a “sickness plan.” It’s designed to be reactive rather than proactive. If you’re going to go down the health path, you need to introduce a two-legged strategy: One, here’s what the program looks like. And, two, here are all the support programs such as access to information, tools and resources designed to assist the employee in making lifestyle changes. Furthermore, a core element of any program designed to promote healthy behaviour must be embraced from management down in order to establish a culture of wellness. A “do as I say rather than as I do” environment won’t fly. From the perspective of delivery, we must use every opportunity to touch employees such as telephonic, static documents, Web-based support programs, and seminars in the workplace.

With respect to ROI, at some point employers must realize that wellness programs are designed for positive outcomes but realistically they are not and may never be the type of programs where you can track where every dollar goes and what financial return you’re getting for every dime.

Sherry Colbourne: Employers interested in bringing about true wellness in the workplace need to do more than just make programs available. They need to establish senior and management level champions who unabashedly market, encourage and lead by example. Wellness is not a product, it’s a culture.

With regard to workplace bullying, what are you seeing? What resources are available and how can managers recognize that it’s happening? Are there solutions to prevent someone from being victimized?

Angela Borges: We are seeing bullying on a manager/employee level. I think the comment that says, “When people leave organizations, they don’t leave their employer, they leave their manager” is very true. The

bulk of these kinds of claims deal with this type of bullying. There are some claims where it’s an interaction between two employees, which are actually easier to resolve. Once again, our EAP service provider can be a great support in this area.

Bruce Bell: There seem to be issues with both the employee acting as a bully and the employee being bullied. And they both need support. There’s also soft bullying that can go on within an organization and may not be very obvious. I don’t know what the answer is but my sense is that the problem and solution are organizational. Just to start out, an organization must spell out what’s acceptable and what’s not acceptable in terms of behaviour.

Sherry Colbourne: Bullying is a tough issue as it has only recently been recognized as a workplace problem. It is no surprise, however, that the workplace would be ripe for such behaviour because more often than not, the workplace is an environment where independently minded individuals are valued and even encouraged to collaborate/compete for the benefit of the company. Equally often, these



Lyle Hargrove
Canadian Auto Workers Union

With the Big Three — Chrysler, GM and Ford — the union puts on 40 hours of training each year. This year we included a four-hour module on mental illness in order to get people talking about it, be more comfortable with it, and hopefully relieve some of the stigma that is attached to mental illness.

independently minded individuals are promoted to management positions making the identification and correction of bullying behaviour more difficult. Employers might consider taking a page from the books of the school system, which has been dealing with bullying much longer. Establishing a bullying policy, implementing a culture of individual accountability, providing support to both victims and perpetrators and establishing a means to investigate reports of bullying objectively are all tools the workplace would benefit from and that have been proven to be effective within the school system.

Michele Nowski: I see more manager bullying, which is very difficult because it creates a situation for the employee where they feel their job may be in jeopardy, that if they say anything they will be put in a difficult situation. Ultimately that employee becomes so stressed out that they end up on a disability claim. And as an insurer, trying to get that person back at work is challenging for both the employee and us. Many times their manager or the company (particularly smaller organizations) have decided

that they do not want that employee back at work and they put up barriers to prevent our returning the employee back to the workplace. Those cases often require a third-party who has expertise in that area and can work with all parties to either facilitate a return to work or come to some kind of closure with the employment issues.

Christine Ball: We try to be proactive. Our policy “Workplace Harassment and Discrimination” addresses workplace bullying specifically and we’re looking at creating a new policy on cyber-bullying. Every employee and every manager is aware of our policy. Once human resources have completed their investigation, we get EAP involved and look at some kind of mediation.

What innovative programs or benefits have EAP providers and insurers implemented?

Michele Nowski: For the last five years, Desjardins has worked very hard in defining and developing their early assistance and disability management program. We feel that we have reached a level of excellence

in this area and now we’re looking toward the preventive and where Desjardins is going to go in terms of wellness. I’m certain we will take on a wellness initiative and are looking at what the best way is for us to move forward with that.

Jeffrey Stinchcombe: Wellness is not a product, it’s a state of mind, a process, a culture, and a way of thinking. If we’re going to effect change within Canadian organizations, we’ve got to approach it that way. We started from our own point of view and through our Total Wellness Program have put forth a process, assigned it, hired a nutritional counsellor to work with our clients, and a wellness coordinator. The problem is that HR people don’t have the time to address it. They want to get into wellness but are dealing with other issues. By assigning a wellness coordinator to drive a three- to five-year process with our clients, the ability to effect change becomes possible.

Lyle Hargrove: For the last five or six years, I’ve been involved with wellness with the Big Three. It’s important to reach out every way possible. We use

Desjardins Financial Security

As the life and health insurance arm of Desjardins Group, Canada's largest integrated financial cooperative, Desjardins Financial Security Life Assurance Company helps more than five million Canadians prepare for life's contingencies and plan a financially secure retirement, by offering them a tailor-made combination of life and health insurance coverage and innovative savings solutions.



Michele Nowski
Desjardins

email, Web pages for each company, and mail out 110,000 newsletters three times a year and target disease-specific mailings to employees who need it. We also include our 60,000-70,000 retirees in wellness fairs and family days since they outnumber the workers at some plants. And since they represent our biggest cost, we want to reach out to them and keep them healthy. We also use outside people to help us keep the program exciting and give them a new look. As a result, we're getting more people involved in our wellness programs every month.

Christine Ball: As Lyle said, you've got to keep all of your programs fresh. So we have a fitness challenge that runs in spring to get people out once in a while. One year it was Trek Across Durham and participants got a map of Durham and had access to a lot of lunchtime programs, salsa classes for fitness, Walks for Wishes and the Heart and Stroke Foundation's Ride for Heart. Our annual program comes from our survey and we try to come up with something different every year. And we let people know what is going to happen throughout

the year because people get really interested and excited about it.

Ed Buffett: Universities are a great resource to not only get information but also to partner with for programs. Universities, researchers in their business schools, in the faculty of health sciences, are looking for organizations to work with.

Angela Borges: We have done just that. In fact, we have two projects underway in our Montreal office. One is with the University of Sherbrooke on returning employees with mental health issues to the workplace. The second project is on measuring the impact of prevention tools on ROI. That's a five-year program with the University of Montreal that has received a \$1.5 million grant. So we are tapping into this resource. They're actually coming to us because at Standard Life health and wellness isn't something we started yesterday — we've been running these programs for five years. We produce brochures on specific conditions, quarterly newsletters, our Web-based Health and Wellness centre, the wellness directory with *Benefits Canada*

and Expert-Aide (a management referral assistance program embedded into our LTD contract). All of these tools and initiatives are value-added services to our clients.

How prevalent are wellness EAP programs in today's world and to what extent are they being utilized?

Bruce Bell: While EAPs today are almost standard equipment, particularly in the large employer market, as a consultant I have had challenging experiences when working with some clients who want an EAP in their workplace — even large clients with several thousand employees. I'm often asked for quotes and reports on various EAP initiatives and when I asked them if they want an EAP because they see it as a valuable benefit within their workplace or if they are just doing it because everybody else has one, their honest answer is the latter. It's because everybody else — including their competitors — have one in place. That is a perfect example of a situation where there likely won't be a lot of support for the program. Chances are none of the communication material will ever actually go



Jeffrey Stinchcombe
HealthSource Plus

Wellness is not a product, it's a state of mind, a process, a culture, and a way of thinking. If we're going to effect change within Canadian organizations, we've got to approach it that way. We started from our own point of view and through our Total Wellness Program have put forth a process, assigned it, hired a nutritional counsellor to work with our clients, and a wellness coordinator.

out the door but if any employee ever needed it, it was there. In these cases, having an EAP in place seems to be more of a legal liability issue. So, yes, they are prevalent. But are they being used? EAP providers will tell you it varies, depending on the level of support at the employer level. Again, it's a top-down approach that makes EAPs successful.

Sherry Colbourne: Given that the clients we deal with tend to be social leaders, wellness programs are prevalent among our customer base. What is unknown to us is whether these programs are implemented as a recruitment tool or specifically integrated into the culture of the organization. Utilization is, after all, a function of leadership, cultural alignment and, ultimately, accountability.

Michele Nowski: One of the organizations that I've worked for in the past had perhaps the most efficient method of top-down participation that I've ever seen and their program was incredibly successful. The reason why it was successful was because the management of the program and the results were tied directly to their

incentive compensation and bonus structure for their senior management team; therefore, senior managers had a vested interest in good outcomes. It was up to directors, vice-presidents and managers of individual departments to promote the program and ensure it was progressing as it should. Line managers were involved directly in promoting and increasing the participation of employees. As I said, it worked very, very well.

What about government and the role that it can play?

Sherry Colbourne: Government and corporations are essentially partners in the pursuit of wellness as the activities of one impact the other. Strong corporate adoption of wellness programs will result in a healthier public and less draw on government healthcare; however, the establishment of corporate incentives by government will encourage even stronger adoption.

Lyle Hargrove: The government should recognize the importance of wellness programs and provide some type of incentive — even if it's a \$100 corporate tax break or something else

in that area. They should be doing something to provide organizations, employers and employees some type of incentive. I think it's my responsibility to educate people on maintaining both their physical and mental health but the government should also play a role somehow. A tax break would be a good incentive.

Michele Nowski: We've been talking a lot about prevention in the workplace. But we also need to be teaching our children about wellness while they're still in school so that when they enter the workforce, they are already leading a healthy and active lifestyle. That's where the government can lend some support and involvement.

This supplement is published by Rogers Publishing, Business and Professional Group, One Mount Pleasant Road, Toronto, Ontario M4Y 2Y5. Telephone: (416) 764-2000, Fax: (416) 764-2878. No part of this publication may be reproduced, in whole or in part, without the written permission of the publisher. Copyright © 2007.

