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ROI of One Life: Cancer

Every hour of every day an average of 21 people will be diagnosed with some form of cancer.¹ This affects your employees; therefore, it impacts your company. Do you know to what degree? How does cancer affect the productivity of your work force and the profitability of your organization?

Consider this. You have an employee who discovers a lump or a lesion one morning while getting ready for work. What happens to that employee's focus for the day, the week and beyond?

Joanne is a 49 year old Executive Assistant who has always taken care of herself, practices healthy choices, and enjoys her work with a large corporation. Getting ready for work one morning, Joanne finds a lump in her breast and calls her physician to book the earliest appointment. Luckily her physician can see her within a few days. In the meantime,

Joanne searches the internet for possible causes other than the worst case scenario. Joanne's week at work is very busy with many responsibilities, however, she is distracted and spends more time than she has available, researching possible outcomes.

Joanne attends the appointment with her physician and is advised

that further testing is required; a referral for appointments would be made the same day, although it may be a couple of weeks wait time. In the few weeks following that first appointment with her physician, Joanne has missed a few days of work, has been struggling with her assignments and has exhibited altered behaviour.

What does this individual example mean for your work force?

You already monitor your organization's financial health, but how much do you know about the overall health of your employees? How do their health risks impact your bottom line? It makes good financial sense to know and understand the risk profile of your employee population.

Employee demographics are a significant risk factor for cancer. This can be demonstrated by looking at the four most prevalent types of cancer in Canada (lung, breast, colorectal and prostate), which represent more than half of all newly diagnosed cases:

- Gender greatly influences both breast and prostate cancers.
- Age is important as 69% of new cases occur among those 50 to 79 years of age.
- Geographic region is also a predictor that cannot be ignored as overall incidence is highest in Atlantic Canada and Quebec and lowest in British Columbia.
- There are also specific differences in incidence and mortality across the country in each region based on age, gender, and type of cancer.²

What can you do to help?

Feeling helpless? You're not alone. Many employers believe there is little they can do to mitigate the impact of cancer on their employees and in turn their organization. However understanding your employee profile and having employees conduct a **Health Risk Assessment** can identify both the

risks within your organization as well as your employees' desire to change unhealthy behaviours. This information can be combined with other key health and disability data to help you create a targeted wellness program aimed at mitigating risks of cancer, and other lifestyle related diseases.

Can I really impact the risk of cancer in my employee group?

While employers cannot control their employee's lifestyle choices, they can provide education about healthy choices, reliable resource information, support, and encouragement for wellness programs such as screening clinics, pharmacy benefits, and absence and disability management services.

Screening – Control vs. Influence

Many provinces offer free screening programs for several types of cancer. The positive outcomes of early screening and detection can only be realized if individuals are aware of what's available. As noted in the ROI of One Life: Cancer (<http://www.benefitscanada.com/microsite/roi/cancer>), page 11, Local Assets "Provincial cancer agencies, the Canadian Cancer Society and other cancer groups offer public awareness-raising campaigns, often through regional offices. All are receptive to partnering with employers."

Employees need to be aware of the signs and symptoms, understand and utilize available screening programs, as well as know the modifiable risk factors. Employers can help in all of these areas.

Joanne, as an example, is someone whose employer arranged and offered an on-site mobile mammography clinic. Joanne knows that her last mammogram a year ago was clear. Early detection can make the difference in how invasive treatment may need to be.

Within the "ROI of One Life: Cancer" are excellent examples of how some employers have approached the education component of prevention and detection is "ROI of One Life: Cancer". This document shares specific employer examples and a list of national resources.

Pharmacy benefit management

Significant strides have been made in the form of treatment for various cancers including oral medications instead of those administered intravenously that require hospital visits. Although average cost of new drugs may be in excess of \$65,000³, the impact to the individual's functional ability may be less as a result of the new oncology drugs. This may mean the difference between an employee who is out of the workplace and one who can continue working, perhaps with some accommodation provided by the employer.

Absence and disability management and return to work/stay at work support

Employers can play a key role in keeping an employee at work during their treatment as well as how and when an employee returns to work following an absence. While the diagnosis and treatment plans are determined by medical specialists, employers can provide the comfort and assurance to their employees

that alternate work arrangements can be considered.

Thanks to medical advances, treatment may not require a complete absence and employees may remain in the workplace, depending on their functional capabilities. The benefit to the employer includes retention of skills and knowledge, minimal workplace disruption and reduced costs associated with overtime or replacement workers. For the employee, the benefits include maintained social support and connections, distraction from a disease state, and remaining up to date with changes and training in the workplace. Employers who are accommodating provide positive modeling for other employees.

For Joanne, further testing confirmed breast cancer, however, due to early detection treatment did not include chemotherapy. Joanne's employer was able to provide workplace accommodation meaning Joanne's absence was short with a gradual return to work facilitated by their disability management provider.

Early detection protects you and your employees

There are many benefits of early detection. The "ROI of One Life: Cancer" document provides great statistics confirming the positive outcomes when employers become part of the campaign in the fight against cancer.

Chris MacDonald, AVP Wellness, Absence and Disability Solutions at Manulife Financial shares that "A growing number of Canadian employers are implementing more robust disease management wellness programs specific to cancer to increase awareness, create greater support and provide easier access to tools in the workplace. This includes prevention and early detection strategies, such as on-site screening clinics, wellness fairs focused on cancer prevention or health risk assessment campaigns. Another critical component is to quickly navigate employees via the internet or telephonically for specialized medical expertise and reputable information that augments the support they are currently receiving from their healthcare team."



¹Canadian Cancer Statistics 2012; Canadian Cancer Society, Statistics Canada, Provincial/Territorial Cancer Registries, Public Health Agency of Canada

²Canadian Cancer Statistics 2012; Canadian Cancer Society, Statistics Canada, Provincial/Territorial Cancer Registries, Public Health Agency of Canada

³Canadian Cancer Statistics 2012; Canadian Cancer Society, Statistics Canada, Provincial/Territorial Cancer Registries, Public Health Agency of Canada



Better Outcomes through Best Practices in Occupational Disability Management

Keeping employees safe and productive at work is important to a company's success. Although workplace safety is a key area of focus for employers, injuries occur. In fact, a recent study indicated that in one year more than half a million Canadian workers sustained an injury while on the job¹. For employers, understanding and managing these incidents – and the resulting claims – can be complex, time-consuming and expensive.

Success in managing the risk and cost of occupational injury is critical. Here's a Canadian success story that illustrates how an employer can achieve this.

A large firm with a business in Ontario, reporting to the Workplace Safety & Insurance Board, historically had significant surcharges compared to their competitors in their rate group. Despite attention from various expert consultants, the firm saw no real success in mitigating their risk or managing their costs.

When Manulife Financial was invited to expand our non-occupational disability management partnership and with a new set of eyes to explore

opportunities and influence the occupational disability trends, the following strategic objectives were identified:

1. Look for opportunities to reduce claims costs and surcharges
2. Ensure best practices specific to case management and workplace accommodations are in place
3. Follow best practices related to appeals management
4. Evaluate and report on key success metrics
5. Offer recommendations for change

The project approach was to fully review, understand and benchmark the firm's current WSIB account status, their Disability Management program and current practices, Manulife's role in the Case Management process, perform a GAP analysis, and determine the effectiveness of their current financial claims management processes.

At the time of the initial review it was evident that high premium costs (surcharges) were due to a combination of many factors. Manulife focused on the following key metrics that weren't meeting industry best practices:



- Claim frequency (# of reportable occupational injuries)
- Claim duration (ratio of lost time claims and total lost time days per claim)
- Premiums: surcharge/rebate history
- Performance index
- Case management practices
- Appeals
- Timely workplace accommodation
- Workplace assessment at time of injury
- Reporting trend analysis

As many of these key metrics are inter-related, it was determined that efforts to improve practices in all areas would ultimately result in reduced claims costs.

The following recommendations were made with the goal to improve performance and meet with industry best practices:

Implement a new role for a return to work assessor (Ergonomist) to perform physical analysis at the time of injury and upon return to work. This would assist in reducing lost time injuries, lost time days, and preventing recurrences, by better aligning the physical work environment for optimal employee function within his/her capacity for work.

Provide enhanced (and continuing) education for all workplace parties with regard to their responsibilities under the Workplace Safety and Insurance Act, as well as the Ontario Human rights Code and the Canadian Charter of Rights (a specific example of this is the employer's legislated duty to accommodate).

Improve occupational management reporting to better track injuries and absences enabling trend analysis. Better understanding of trends results in more informed and more quickly implemented solutions to mitigate risk of future injuries.

Streamline the appeals process and framework to improve internal communication and track claim activity and appeal status. Better communication and documentation of claim activity and status helps lead to improved outcomes. Progress can in turn be tracked and case management interventions can be deployed proactively, making recovery and lost time claim durations managed more effectively.

Through partnership with Manulife Financial and implementation of these recommendations in 2011, the firm realized the following measures of success:

- Reduced claim duration by 43%
- Improved ratio of lost time claims to no lost time claims by 17%
- Improved accident frequency by 43%
- Improved WSIB performance index by 66%
- 100% reduction in WSIB surcharge and a rebate status as of September 2012

Such positive results are attributed to a combination of employer support and the dedication and hard work of Occupational Health and Safety, managers, supervisors in partnership with Manulife.

Implementing best practices in the following areas can help any employer improve and maintain positive occupational disability and financial outcomes:

Injury notification and assessment

By leveraging a proven intake process to manage incident reporting and the filing of workplace claims an employer can gain the following benefits:

- Reduced administration – with less time and work effort spent on workplace incidents, an employer’s internal resources can focus on their own business operations
- Timely and efficient Day 1 case management intervention

- No missed deadlines
- All provincial and territorial requirements are met

Case management

Managing workplace incidents with a proven early intervention and ongoing case management process can promote the following benefits for an employer and its employees:

- Prompt intervention and practical, goal-oriented solutions promote an early and safe return to work
- Timely and effective communications between employers, employees and the workers compensation board
- Reduced claim durations with early identification of workplace accommodation needs and detailed return to work plans

Return to work (RTW) support and workplace accommodation

Providing facilitation and other specialized services to support the successful transition back to work supports the employee and the employer in a variety of ways:

- Employers and employees receive experience, guidance and support for developing clear, realistic and fair return to work plans
- Promotes a successful return to work since job duties have been evaluated to reduce the chance of re-injury
- Reduces lost time

Appeals and tribunal support

Providing case management support for provincial and territorial workers compensation board appeals and hearings is beneficial in the following ways:

- Provides timely and efficient summary of case management details that employers can use to help prepare for appeals and hearings
- Documentation provided may be submitted as supporting evidence

Program and financial claims management

In-depth disability management assessment of the organization’s workplace incident practices, reporting and monitoring of key metrics that affect provincial or territorial workers compensation board premiums all help an employer reap the following benefits:

- Employers understand current practices and make changes to improve processes, productivity and financial outcomes
- Provides strategic recommendations to help deliver better outcomes, such as improving claims outcomes and experience ratings; and reducing incidents, lost time and premium expenses
- Identifies and set goals for future costs savings/reductions by providing an historical review of workers compensation board experience and trends
- Employers strive to achieve best practices in disability management

¹2007 Statistics Canada



eBenefit News

Convenient processing and quick payment delivered by online claims processing

With an increasing number of health providers offering online claims submission, it's now possible to be reimbursed for most claims electronically. For plan members, that means increased convenience, quicker reimbursement, and less paper to manage. As Manulife prepares to expand the online submission options to include a broader variety of paramedical services, it's important to ensure direct deposit and online claims options have been set-up on their accounts.

Establishing these options involves these quick, simple steps.

- 1** Sign-up for access up for the plan member secure site. Register at www.manulife.ca/planmember. Have your plan and member number handy, then follow the prompts to confirm access.
- 2** Initiate the direct deposit option and enjoy prompt reimbursement. With a cheque for reference, key in the details the system prompts you to enter. The site will display the address of your banking institution as confirmation that details are correct.
- 3** Add an email address to the member profile to be notified when claims have been processed. You can also

view claims online under "My profile." The site shows two years' of claims for easy reference.

- 4** View claim statements online. With direct deposit active, paper statements will no longer be mailed. Instead, an electronic statement will be issued.

With electronic claims and direct deposit, some claims can be managed entirely online from the time the service is delivered. Most dentists make direct submissions to Manulife, saving the time it takes to complete a form, make a submission, then deposit a reimbursement cheque. Claims also process quicker, and alerts provide notification when the claim is received and when processing is complete.

Records are maintained confidentially online for easy reference, saving the time and effort required to file or shred confirmation statements. Plan members can view claims for the previous two years after logging in to the secure site.

In early 2014, even more health care providers will be able to submit claims electronically. Be ready to benefit from the convenience of automated claims settlement by ensuring online options are active in your profile and your banking information is up-to-date.



Wellness Report

Start a walking school bus

Parents who feel time pressured may be unwilling to trade in the quick car ride to school for a slow morning stroll. The solution may be to start a walking school bus.

More than half of Canadian children aren't as active as they need to be for healthy development. Walking to school instead of driving not only is good for the environment, but is a great way to promote physical activity in kids. It even promotes safety by easing traffic around the school.

What is a walking school bus? It's a walking group, supervised by an adult (usually a parent), that collects neighbourhood students at prearranged stops and times. It provides a safe way for kids to get

to school on foot. Parents take turns leading the bus, freeing others up to commute to work or run errands.

Want to get one started? Talk to your school administration, parent council, or other parents in your neighbourhood. Set up a meeting to make a plan, and do a walking tour as a group to figure out the best route.

How can you make it safe? When you plot the bus route, note the locations of safe areas to cross the street,

like crosswalks and intersections. If possible, keep the route away from main streets where traffic tends to move faster. The "bus driver" should wear a brightly coloured hat, scarf, or vest so she's easily recognized by the children and other parents. And make sure all participants have contact information for each other, so that calls can be made last-minute if a bus driver is laid up or plans must change.

Plan Member contact – A vital tool in disability case management

In the spring, we profiled the consulting physician as one of the tools in our case manager's toolkit. This article will look at the role the plan member plays when a case manager supports them throughout their recovery.

Involving your plan members in the disability management cycle is critical in developing a supportive relationship and promoting a successful recovery and return to work.

By engaging the plan member from the start, the case manager makes contact by phone to introduce themselves, their role and to explain that the objective is to support them through their recovery. During this initial phone interview, the case manager discusses the process for gathering and sharing information. They ask the plan member any additional details about their illness or injury, current functional abilities, and

details of their current treatment. The time invested in developing rapport with the plan member early on helps to ensure a clear understanding of expectations, and allows time for questions about the process including how and when the case manager will communicate with them. While the written documentation submitted in support of the disability absence is useful, the case manager can obtain valuable insight from speaking directly with the plan member.

The case manager maintains contact with the plan member in order to track progress in their recovery along

with assessing any set backs or changes in treatment. This approach allows for more specific and timely requests for medical updates from treating health care providers and prevents delays in decision making. By sustaining contact with the plan member, the case manager stays up-to-date on their recovery and can develop a return to work plan at a suitable time.

The plan member contact is an easily accessible tool; promoting a positive plan member experience and efficiency in disability case management.





Presenteeism and the impact on the Canadian workplace

Your employees may be present BUT are they engaged?

As an employer, this is a difficult question to address. One may assume that if an employee is sitting at their desk, talking to customers on the phone, preparing a report or responding to emails, they are engaged and productive. Not necessarily; they may be working wounded. Working wounded refers to the concept of presenteeism* which has a far greater impact on workplace morale, engagement and productivity than absenteeism. An employee may be disengaged or distracted at work for many reasons: illness, feeling overwhelmed at work, financial or marital difficulties.

***refers to being physically present but not mentally engaged**

According to Stats Canada¹, the average Canadian employee is absent from work 7.5 days per year or 3% of salary. Studies of chronic conditions found that lost productivity from presenteeism was 7.5 times higher than lost productivity from

absenteeism. For stress related conditions, lost productivity is 15 times higher. To put this in perspective, consider the following example:

- A company has 150 employees with an annual salary cost of \$6,240,000²
- Absenteeism costs total \$187,200
- Presenteeism costs \$1,638,000

The impact of presenteeism to the workplace can be far reaching: work is performed more slowly; more errors are made due to lack of focus; increased workplace accidents occur and more conflicts happen with co-workers and customers. All of these effects result in lower productivity and ultimately have a negative impact on the business bottom line.



Many organizations view low rates of absenteeism as a positive indicator but does it translate into higher presenteeism? Company culture may play a part in the presenteeism conundrum. Are employees encouraged to stay home when they are unwell or are they rewarded for perfect attendance? Some of the drivers of presenteeism may in fact be admirable. Many employees go to work unwell because they are committed to getting their work done, even if that means the work getting completed in this unwell state is mediocre. Is sufficient back-up coverage in place or do employees come back to more work with shorter deadlines? Do employees suffer

financially if they are absent or are they insecure about the future of their jobs?

How can you determine if your employees are working wounded? Start by asking questions. Some effective survey tools to measure presenteeism include the World Health Organization Health and Work Performance Questionnaire (HPQ) and the Work Limitations Questionnaire (WLQ). If you currently conduct a confidential employee engagement survey, this is also a good start to gathering this vital information. Once you gather this baseline data, consider implementing strategies to address the issues. There is no one solution and a multi-dimensional

approach is most effective. Some strategies to consider may include communicating the benefits of an Employee Assistance Program (EAP), introducing preventative wellness programs and adopting the recently issued national standard on ***Psychological health and safety in the workplace – Prevention, promotion, and guidance to staged implementation***. The standard is currently available at no cost through the CSA Group at <http://shop.csa.ca/>. Alternatively, you can find useful tools and resources including the standard, at no cost, on workplace mental health on the Mental Health Commission of Canada website:

<http://www.mentalhealthcommission.ca/English/node/5346>

When it comes to addressing presenteeism, the cost of doing **nothing** is far greater than the cost of doing **something**.

¹Employers Health Coalition, Inc., 1999
²Income in Canada, 2009



Focus on Pharmacy

Prescription drug costs 101 – Choose to save!

You like to save money whenever you can, right? As with other products and services, being a smart consumer also applies to prescription drugs. You may not be aware of this, but generic drugs are typically less expensive than the brand name. That means you could have an opportunity to save the next time you visit the pharmacy to have a prescription filled. Both you and your health plan will reap the rewards!

Request generic drug alternatives and save!

Prescription drugs are generally the most costly element of any health care plan – and these costs continue to soar as drug use increases and new, more expensive drugs are introduced into the marketplace. The next time you need to have a prescription filled, talk to your doctor about prescribing a generic alternative instead of the brand. Or when you are at the pharmacy counter, ask your pharmacist if a generic equivalent is available instead of the brand name drug.* You can take charge of how your prescription drug money is spent just by asking a few simple questions. The savings will add up – for you, your wallet and your drug plan.

What is a generic drug?

'Generic' is the term used to describe a drug product that is equivalent to a brand name drug. Pharmaceutical manufacturers are allowed to produce and sell generic drugs after the patent on the brand name drug has expired. Even then, Health Canada¹ must approve the generic drug before it can go to market. When applying to sell a generic equivalent of a brand name drug, manufacturers must prove their product equals the brand name drug. The active ingredients must be as pure. It has to dissolve in the same manner and it must be absorbed at the same rate as the brand name drug. According to Health Canada, generic drugs have the same active ingredients and are identical to brand name

drugs in dose, strength and how they are taken. They are equally safe and effective. The only difference in make-up is their inactive ingredients – the binders, fillers and dyes used to give the drugs their shape and colour. These differences have no effect on the drug's active ingredients or how it works. Despite what you may think about some other generic products – generic drugs are not lower quality than brand name drugs! In fact, Health Canada requires drug manufacturers to perform tests, both during and after production, to show that every drug batch made meets their requirements for that product. Of course, one of the best things about generic drugs is the price – which is usually substantially lower than the brand name drug.*



Does your plan have generic substitution?

Many drug plans only cover the cost of the lowest cost alternative product. If yours is a generic substitution plan, you will be responsible for the cost difference between the brand and the generic medication. By choosing a generic drug, your potential to save money can even be more dramatic!

The cost of picking up your prescription

Although costs vary depending on where you shop, three factors determine the price of prescription drugs:

Total cost of the prescription =
Drug cost (including pharmacy mark-up) + Dispensing fee

The **drug cost** is the amount a pharmacist pays to buy the drug. A pharmacy **mark-up** refers to any additional amount a pharmacist may charge for a drug, above the original drug or ingredient cost. The mark-up is applied to pay for the costs of running the pharmacy. A **dispensing fee** is the professional fee a pharmacist charges to fill your prescription. The practice in Quebec is to use Usual and Customary pricing methodology; pharmacists do not have to disclose the details as described above.

Add to the savings – look into a three-month supply

When a drug is taken on a regular basis, physicians often prescribe a three-month supply. That's a good thing because you'll pay only one

dispensing fee instead of three. And, don't forget the time you'll save by reducing the number of trips you have to make to the pharmacy for monthly refills.

Prevention is always the best medicine!

Being a smart consumer is one thing, but making healthy lifestyle choices is one of the best ways to improve wellness and reduce drug costs. The steps you take today may reduce the medications you require later on in life. The great thing is – it's never too late to start. For tips, tools and information to help you make healthier lifestyle choices, check out Health eLinks® on our plan member secure site at www.manulife.ca.

For more tips on being a smart prescription drug consumer, check out DrugSmart at www.manulife.ca/groupbenefits

*Not all brand drugs have a generic equivalent but it is worth asking the question. In some cases, generic drugs are not cheaper than the brand version. Ask your pharmacist about the least costly alternatives.

¹Health Canada, "THE SAFETY AND EFFECTIVENESS OF GENERIC DRUGS", <http://www.hc-sc.gc.ca/index-eng.php>



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