



# CHB QUARTERLY

Quarterly Newsletter - Clear Health Benefits

## NEWS & FEATURES

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- [82% of Canadian employers cite cost as top benefits concern](#)
- [67% of Canadians concerned about impact of Canada-U.S. relations](#)
- [Nearly one in five Canadian employers say turnover costs exceed \\$100K](#)
- [Only 23% of employees feel meaningfully recognized at work](#)
- [One in four Canadians taking on caregiving responsibilities](#)
- [75% of Canadian employees cite personalized benefits as reason to stay in current role](#)



## Maximizing Employee Awareness & Engagement in Benefits

Maximizing employee awareness and engagement in group benefits starts with clear, consistent communication and education. Too often, employees underuse or misunderstand the benefits available to them simply because they are not aware of the options or how to access them.

According to a recent survey by Telus Health, employees 40 and under are twice as likely to be unclear about their coverage than those aged 50 and older. Employers can bridge this gap by using multiple communication channels such as:

- Employee Sessions
- Webinars
- Digital platforms
- Personalized reminders that highlight the value and relevance of benefits in everyday life

Encouraging employee feedback, sharing real-life examples, and aligning benefits with employee needs also helps build strong connections and trust. Have you considered encouraging employee engagement by having an anonymous survey? Here are some questions that employers can ask themselves when seeking feedback on employee benefits:

- **Adequacy of coverage:** Do employees feel the benefits program includes enough coverage for the things they value most or is that value eroded by the coinsurance level, low annual maximums, per script or per visit maximums?
- **Barriers to accessing coverage:** Can plan members easily navigate benefits coverage information? Is the claims process and submission system easy to use and understand?
- **Proactivity:** Are employees using any available personalized assessment tools offered through the program in managing their health and wellness? If not, why?

When employees truly understand and appreciate their group benefits, they are more likely to engage with them, leading to improved well-being, higher satisfaction, and stronger workplace loyalty.

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# Chronic Disease Treatment More Common in LTD Cases



Employees on long-term disability (LTD) are more likely to rely on prescription medications for chronic diseases and not just for a single condition. Research shows that this group often experiences higher rates of comorbidities, meaning they are managing multiple chronic illnesses at once.

A recent report by Sun Life Financial Inc. uncovered:

- 47% of employees on LTD due to cancer submitted a claim for cardiovascular medication and 18% submitted a claim for diabetes drugs
- 49% of employees on LTD for musculoskeletal conditions submitted a claim for mental-health medication and 23% made a claim for diabetes medication
- Mental-health issues accounted for 40% of LTD claims
- LTD claims related to mental health will likely increase as Canadians continue to struggle with mental-health issues
- Diagnoses of depression have increased by 33% since 2020
- Diagnoses of anxiety-related disorders have increased 50% since 2020
- 40% of Canadians said they've received a mental-health diagnosis in their lifetime

## How Can Employers Support LTD Claimants:

- Disability Management
- Proactive Chronic Disease Support Programs
- Medication Management Tools

For employers, understanding this pattern is critical. Strategies such as case management, pharmacist-led medication reviews and access to digital health tools can reduce risks and can improve employee health outcomes while helping to control costs.

Ultimately, LTD claims are not just about time away from work, they reflect deeper, often complex health struggles that require comprehensive support. By recognizing the connection between LTD and chronic disease medication use, employers can take meaningful steps to provide targeted resources that benefit both employees and the sustainability of their benefits program.

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## How Employers Can Support Employees Amid The Return-to-Office Era

As more organizations call employees back to the office, whether in a hybrid or full-time capacity, attention is turning to workplace ergonomics and the impact it has on employee well-being.

### The Link Between Ergonomics and Chronic Pain

After years of working from home in makeshift setups, many employees are now experiencing chronic pain. Poor workstation design and prolonged sitting are among the leading causes of musculoskeletal disorders (MSDs). MSDs remain one of the top drivers of workplace disability costs.

### Practical Steps Employers Can Take

- Offer Ergonomic Assessments: Whether in-office or virtual, assessments by occupational health professionals can help employees set up their workstations correctly.
- Encourage Movement: Simple strategies like promoting microbreaks, walking meetings or stretch sessions can significantly reduce stiffness and pain.
- Educate Employees on Health Habits: Make employees aware of what tools and resources are available to them. Training on proper posture, workstation setup, and stretching techniques empowers employees to take an active role in their well-being.

When employees feel physically supported, they are more likely to stay focused, perform effectively and avoid long-term health challenges that drive up benefits and disability costs.

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# HEALTHY CORNER

Welcome to the CHB Healthy Corner where we provide you with healthy habits, recipes and continued commitment to encourage a healthy lifestyle in collaboration with our Wellness Consultant. It's soup season and for this CHB edition, please see her delicious Asparagus Leek soup recipe!

## ASPARAGUS LEEK SOUP

### Ingredients:

- 2lbs asparagus
- 2-3 leeks
- 1 onion
- 1-2 garlic cloves, minced
- Low sodium chicken broth
- Salt & Pepper



### Directions:

1. Wash your veggies! Once cleaned, dry on a towel beside as you cut the cleaned asparagus into 1 inch pieces.
2. Pour 1-2 tsp of olive oil in pan and sauté onions with the minced garlic. The onions should be tender and slightly browned.
3. Add the asparagus and leeks into the pan and sauté on medium until the asparagus have browned a little.
4. Pour in the chicken broth and make sure it covers all of the veggies. There should be 1 inch or so of broth above the veggies when you look into the pot. Cover and stir occasionally. Leave the lid slightly tilted so it can breathe.
5. Allow the veggies to soften and add in some salt and pepper to taste. Once you can poke the asparagus and it falls apart it's ready to blend.
6. Use a food processor or blender and blend the veggies to your desired soup consistency. Once puréed taste your soup! Does it need salt? Does it need pepper? If it's too thick add some more chicken broth to it.
7. When serving I use 1 tbsp. of Parmesan cheese on top and sprinkle some parsley over top.

