

Assistance Programs



Employers understand that there's a direct link between employee health and organizational success. When employees are on sick leave for an indefinite period, organizations have to adjust their resources and manage the lost productivity. The direct costs of absenteeism can represent up to 2.4% of gross payroll.¹ So, how does management effectively prevent and handle absenteeism when necessary?

Our strategy at Desjardins Insurance is straightforward: act early and encourage a healthy lifestyle for plan members before anything comes up, or gets worse. It's an effective approach that helps ensure that employees going through difficult times are less likely to end up on disability. It also makes it easier for employees on disability to return to work.

2 options for 360-degree prevention

Each of our assistance programs is designed to improve workplace health, wellness and productivity, which leads to better attendance and lowers the costs related to absenteeism.

Your group insurance advisor can walk you through both options and help you find the right program for your organizational needs.

Corporate assistance program 360°™

A basic program included with long-term disability insurance:

- 12 hours of counselling for managers in-person, on the phone or online²
- The option of referring employees in need of psychological assistance for 4 hours of telephone or online counselling²

EXCLUSIVE SERVICES FOR MANAGERS

- Relational coaching by phone
- Crisis intervention service
- Over-the-phone advisory services for HR, legal or tax issues³
- Informational and coaching video clips
- Reference documents
- Website for ordering promotional materials

Employee assistance program 360°™

An enhanced program that replaces the Corporate assistance program 360°:

- 12 hours of counselling for managers and employees, in-person, on the phone or online²
- Telephone advisory services for financial or legal issues⁴
- Telephone support for issues related to seniors and children
- Telephone support for parents who are planning their children's education⁵
- Access to Epsylio

EXCLUSIVE SERVICES FOR MANAGERS

This program includes **all the exclusive services for managers** from the Corporate assistance program 360°, as well as program usage reports.

Healthy organizations have healthy workforces

There are significant advantages to an assistance program, for employers and employees. We combine prevention, intervention and recovery to provide an optimal health management approach with a number of benefits:

- Lower absenteeism rates and shorter disability leaves
- Lower healthcare- and disability-related costs
- More motivated employees and increased productivity
- Better total compensation package
- Improved employee engagement and loyalty

Six good reasons to choose the Employee assistance program 360°

- Larger bank of hours and self-referrals
- Option of in-person counselling for all eligible employees
- Comprehensive psychosocial telephone assistance services
- **Epsylio** access for employees who aren't ready to work with a counsellor
- Reports on program use
- Easy billing; program costs included on your group insurance statement

A new cutting-edge online service



EXCLUSIVELY WITH THE EMPLOYEE ASSISTANCE PROGRAM 360°

We're always looking for new ways to serve our clients. With Epsylio, we're proud to be the first insurer to use artificial intelligence to provide solutions for employees who don't feel ready to call their assistance program for help.

Epsylio offers employees access to an interactive online platform that gives them strategies to deal with personal or professional issues, without the need to speak with a counsellor.

A one-of-a-kind solution, available exclusively with the Employee assistance program 360°.



Want to know more about our assistance programs or add one to your plan?

Talk to your group insurance representative today.

¹ Missing in Action: Absenteeism Trends in Canadian Organizations, The Conference Board of Canada, September 2013.
² Per certificate, per reference year
³ Maximum 1 hour per issue, per reference year
⁴ Maximum 30 minutes per issue, per reference year
⁵ Maximum 3 hours per reference year

**FULL RANGE OF PROMOTIONAL MATERIALS
INCLUDED WITH ALL PROGRAMS**



The assistance programs are provided by Desjardins Insurance and its partner Optima Global Health, a national supplier recognized for its expertise in individual health and wellness.

ABOUT DESJARDINS INSURANCE

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Please feel free to contact us for more information about our products and services.

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Calgary

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1-800-661-8666

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1-800-567-8881

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