



# Mental Health

## Focus

BECAUSE MENTAL  
HEALTH MATTERS



**Desjardins**

**Insurance**

Life • Health • Retirement





# Mental health in the workplace

The business costs associated with mental health issues are staggering. The most recent estimate for the annual economic burden of mental illness in Canada was over \$50 billion.<sup>1</sup> And the business reality is that roughly 30% of short- and long-term disability claims and 70% of workplace disability costs are due to mental illness.<sup>2</sup> These costs aren't sustainable, which explains why many organizations have increased their suite of health and wellness initiatives in recent years.

Investments in workplace mental health yield benefits well beyond productivity and can help attract and retain talent and manage risk.<sup>3</sup> Our extensive suite of mental health supports and coverage options can help ensure that plan members and their families who are struggling can get the help they need.

<sup>1</sup> Centre for Addiction and Mental Health, "The Crisis Is Real."

<sup>2</sup> Chapman and others, "The ROI in Workplace Mental Health Programs."

<sup>3</sup> Conference Board of Canada, The, "Future-Proofing Investments in Workplace Mental Health: Meeting Employees' Evolving Needs."

# The support we offer

Our group health insurance plans offer an array of different mental health supports to plan members and their dependents. These benefits work together, allowing insureds to get the care that's right for them.

## Mental health professionals

Plan members who are covered by our extended healthcare benefit can seek care from different types of mental health professionals, including psychologists, social workers, psychotherapist, etc. Certain mental health workshops and courses are also covered through this benefit, like the self-management workshops offered by Relief.

## Treatment programs and centres

For plan members who require an inpatient or outpatient care plan, expenses in a recognized centre are covered for the treatment of:

- Substance abuse
- Behavioral addictions
- Eating disorders

## Employee and Manager assistance programs

Being able to talk about your challenges with a professional can make all the difference in the world, so our assistance programs offer support and peace of mind.

- Our optional **Employee Assistance Program** includes 12 hours of mental health support per family, per policy year, by phone, virtually or in person. It provides everything from mental health support and relationship counselling to legal and financial assistance.

- Our **Manager Assistance Program** is included with Long-Term Disability Insurance. It includes all of the above services, and it also includes HR assistance for company issues and crisis management. It also gives managers a tool to help their employees by referring them to the Employee Assistance Program so they can get professional support.

## Health is Cool 360°

Health Is Cool 360 is an online portal included with Long-Term Disability Insurance where plan members can find a library of helpful health information in easy-to-understand language.

The platform includes an overall health questionnaire plan members can use to assess their wellness. It also includes four mini mental health questionnaires that can help identify risks to mental health and offer solutions. Also included is a navigational directory that helps locate healthcare professionals such as physicians, mental health providers, community organizations and support groups.

## HEALTH PACT

Health PACT is a preventative health coaching program that provides plan members with assistance and counselling by telephone. This program is designed to provide support through various types of chronic disease, mental health, addictions and sexual, reproductive and gender-affirming health goals. It helps employees make lifestyle improvements to areas such as exercise, sleep and diet, so they can take control of and manage mental health symptoms that are affecting their day-to-day lives.





## Second Medical Opinion – mental health

This program provides access to a valuable second opinion from a world-class network of medical experts to individuals with a critical or life-threatening illness. It has now been extended to provide a second opinion for serious mental health diagnoses.

The program can be helpful in cases where the diagnosis and/or treatment requires further clarification.

## Virtual healthcare

Virtual healthcare provides access to nurse practitioners specialized in front-line care or mental health, and doctors anytime, anywhere. If plan members or their families are experiencing mental health issues, they can connect immediately with a healthcare professional via encrypted text or video chat, right from their smartphone, desktop or tablet. For milder cases, such as mild anxiety disorder, they may receive a treatment plan and other suitable supports.

## Disability management

We take a holistic approach to disability management that always puts people first. Throughout the process, we provide the employee with stability and reassurance by ensuring that they can rely on a dedicated specialist. Claims are handled from start to finish by a single point of connection who develops a relationship with the employee.

This specialist is there to provide support until the employee is able to get back to work—and beyond, if necessary for both short- and long-term leaves. They become someone the employee can depend on. For people with a mental health-related disability, this can really make a difference.

Our specialists receive mental health training, have an extensive mental health toolbox and can refer plan members to solutions that can help them successfully return to health and to work.

## JUST A FEW OF THE TOOLS USED BY OUR DISABILITY MANAGEMENT TEAM

### **Internet-based cognitive-behavioural therapy (iCBT)**

iCBT is an all-digital approach to cognitive behavioural therapy (CBT). It's a type of short-term therapy that offers quick and effective results in the treatment of the common issues such as depression, adjustment disorder, anxiety disorders, phobias, insomnia and eating disorders, without the use of drug therapies.

With iCBT, treatment is available 24/7 through a digital platform that allows people to engage with their therapy wherever and whenever they feel comfortable.

### **Pharmacogenetic testing**

Pharmacogenetic tests for people who are prescribed medication helps to minimize the trial-and-error often required to find the right medication and dosage. This tool is particularly helpful when it comes to identifying the right medication for mental health conditions. These tests look at a person's genetic makeup to see how they may respond medications for certain medical conditions.

## HEALTH SPENDING ACCOUNT AND WELLNESS ACCOUNT\*

Our customizable health spending account is an excellent complement to a group insurance plan that covers health and dental care. For even greater flexibility, we also offer a wellness account, which employees can use to pay for activities and services related to their well-being. It's a great way to encourage a healthy lifestyle.

\*Wellness accounts are available exclusively to groups with a minimum of 50 plan members.

Mental Health Focus isn't one specific type of coverage—it's a combination of complementary treatments, products and services available through different benefits to provide insureds with better coverage. Depending on which treatments, products and services you choose to cover, additional costs may apply.

If you're interested in enhancing your group insurance plan's mental health coverage, or to find out which benefits are available with your plan, please contact your benefits advisor.

# About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada. Desjardins Insurance has been providing innovative services to individuals, groups and businesses for over a century. These services reflect Desjardins Insurance's commitment to employee well-being, as demonstrated by the initiatives and partnerships it has participated in over the years.

**[desjardinslifeinsurance.com](https://desjardinslifeinsurance.com)**



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins®, Desjardins Insurance®, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.  
200 Rue Des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013  
[desjardinslifeinsurance.com](https://desjardinslifeinsurance.com)