



Canadian Life
and Health Insurance
Association Inc.

Association canadienne
des compagnies d'assurances
de personnes inc.

NEWS RELEASE

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LIFE AND HEALTH INSURANCE INDUSTRY TAKES LEADERSHIP ROLE IN PROMOTING MENTAL HEALTH IN THE WORKPLACE

(Toronto) -- Canada's life and health insurance industry has taken a leadership role by committing to a strategy to address the issue of mental health in the workplace.

“The life and health insurance industry has clearly demonstrated its commitment to supporting the mental health of Canadian workers,” said Frank Swedlove, President of the Canadian Life and Health Insurance Association. “One of our primary goals is to raise the profile of mental health issues and bring increasing awareness of its importance to the work environment as well as to all Canadians,” he added.

Canadian life and health insurers have committed to adopting a mental health strategy that incorporates principles that establish the benchmarks for best practices in the industry. These five principles embrace: working to improve knowledge and awareness of the impact of mental health in the workplace; encouraging development and promotion of best practices and programs; supporting practices that facilitate prevention, early detection and intervention; promoting fair and effective disability management practices; and focusing on products and services that address the needs and issues related to mental health. The principles and some illustrations of practices are set out in the attached document.

The life and health insurance industry's mental health guiding principles are designed to provide a set of standards and best practices that contribute to health and productivity. It also encourages continuous improvements over time and lays the foundation for the industry to play an active role as part of the solution.

As the principal provider in Canada of individual and group benefits products and services, the industry plays a significant role in wellness, disease prevention and in supporting recovery. Canadian life and health insurers paid out \$5.4 billion in disability benefits under group contracts in 2008. As well, the industry is itself a major employer, with more than 131,900 Canadians working in the industry.

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The Canadian life and health insurance industry provides a wide range of financial security products, including life insurance, annuities (including RRSPs, RRIFs and pensions) and supplementary health insurance, to about 26 million Canadians and their dependants. Established in 1894, the CLHIA is a voluntary association whose member companies account for 99 per cent of Canada's life and health insurance business.

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THE CANADIAN LIFE AND HEALTH INSURANCE INDUSTRY'S GUIDING PRINCIPLES TO SUPPORT GOOD MENTAL HEALTH IN THE WORKPLACE

In order to demonstrate leadership to support good mental health in Canada, based on the nature of their business, CLHIA member companies commit to adopting a mental health strategy that incorporates the five principles that establish the benchmarks for best practices in the industry.

The five guiding principles that have been adopted by the CLHIA follow:

- I. To work to **improve knowledge and awareness** of the impact of mental health in the workplace.
- II. To encourage development and promotion of **best practices and programs for a mentally healthy workplace**.
- III. To **work collaboratively with stakeholders to reduce mental health related disabilities** through prevention, early detection and intervention and by supporting recovery and return to work.
- IV. To use **disability management practices that are fair and effective** in dealing with all disabilities including those involving mental health issues.
- V. To work to promote **products and services that address the needs and issues related to mental health**.

ILLUSTRATIONS SUPPORTING THESE GUIDING PRINCIPLES

Our member companies can fulfill these objectives in many ways including by:

Make Information Available

- making information about mental health available in one or more formats (brochures, websites, training sessions, programs, endorsing or disseminating CMHA or other recognized materials, supporting awareness campaigns, etc.) hence creating awareness to reduce the stigma of mental health concerns in the workplace.



- sharing data to demonstrate the societal costs and productivity losses of mental health issues.

Support Early Intervention

- promoting the value of early intervention through wellness programs, Employee Assistance Programs (EAPs) and other disease and absence management programs for early mental health care.

Work with Stakeholders

- assisting employers to make well informed decisions for the investment of resources to cope with mental health related issues and to reduce lost productivity costs related to absenteeism and presenteeism.
- working with each stakeholder (health care professional, employer, individual) to reduce mental health related disabilities by supporting recovery and return to work and encouraging healthy work environments.

Fair and Equitable Claims Practices

- committing to fair and equitable claims practices for all disabilities regardless of physical or mental origin.
- applying sensitivity in communications on mental health issues and acting accordingly in their claims functions.
- recognizing the need for specialized claims handling and medically current underwriting procedures for those with mental disabilities.

Products and Services

- continuing to make products and services available that are an important part of the solution for a good mental health strategy.
- working to ensure best coordination of health and disability coverages to optimize recovery.
- ensuring that plan sponsors are fully aware of the products available to their employees.



Value Own Employees

- ensuring that a good mental health strategy is adopted for the insurer's own employees.

Standards and Best Practices

- developing a set of standards and best practices designed to contribute to health and productivity improvements related to mental health issues.
- supporting best management practices to encourage good mental health in the workplace.
- continuing to encourage improvements over time and play an active role as a part of the solution.



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Mental Health Websites

Mental Health Websites that may be helpful in our industry efforts to support good mental health standards in Canada.

BC Mental Health Works website helps your organization understand the cost of untreated depression for your company.

<http://www.bcmentalhealthworks.ca/>

Benefits Canada website helps you understand mental disorders, know the signs and how to successfully integrate an individual when they return to work should be required training for today's people managers, according to a panel of experts.

http://www.benefitscanada.com/benefit/health_wellness/article.jsp?content=20090522_164657_8180

Canadian Mental Health Association website promotes the mental health of all and supports the resilience and recovery of people experiencing mental illness.

<http://www.cmha.ca/bins/index.asp>

Local CMHA branches work with people who have experienced mental illness or psychiatric disabilities, their families, and other members of the community.

http://www.ontario.cmha.ca/branch_services.asp

Centre for Addiction and Mental Health (CAMH) website provides you with concise information about addictions and mental health issues. Whether you are an individual looking for a fact sheet on bipolar disorder, a parent concerned about drug use, or a service provider hoping to find resources in another language, you should find what you are looking for here.

http://www.camh.net/Care_Treatment/index.html

Check Up from the Neck-Up is a simple, online, private, mental health check-up that can identify some symptoms of common mood disorders so you can get help if you need it. You can also learn more about mood disorders on this site and find resources to help yourself, your family members, or friends.

<http://www.checkupfromtheneckup.ca/about.html>

Consortium for Organizational Mental Healthcare (COMH) website provides valuable resources to enhance the effectiveness, efficiency, and quality of mental health and addiction services in Canada.

<http://www.comh.ca/>

Desjardins Financial Security has created a Wellness Evaluator "Evaluate Your Balance!" that helps every Canadian assess their own work-life balance and learn how you can improve it.

<http://www.dsf-dfs.com/en-CA/Prtclrs/CnsltCntrFrmtnt/AVtrSnt/EqlbrTrvIVePrsnnl/EvlzVtrEqlbr/EvlzVtrEqlbr.htm>

Feeling Better Now website is about helping people get the right diagnosis and treatment sooner which leads to better outcomes for everyone. Employers see reduced absenteeism and replacement costs, fewer sick leave days and disability claims, and increased employee retention and productivity. Individuals and their families suffer less, get the help they need earlier, and return to a productive and better quality of life sooner.

http://feelingbetternow.com/en/fbn_nee.asp



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Global Business and Economic Roundtable on Addiction and Mental Health, co-founded by Bill Wilkerson, a federal non-profit corporation that is working toward to reduce disabilities due to mental disorders in the labour force. Mr. Wilkerson has been credited with putting mental health on the "business pages of the nation" and the business agenda of corporate Canada.

<http://www.mentalhealthroundtable.ca/documents.html>

Great West Life Assurance has put together a public website with very useful information relating to mental health. This website is open to anyone, not just clients of Great West Life. It is an excellent resource to both employees and employers. Check out the 'Did you know?' section and the up to date surveys. This site is updated regularly with articles and research findings relating to mental health and workplace best practices.

<http://www.gwlcentreformentalhealth.com>

Guarding Minds at Work website promotes the new idea in occupational health. This idea is psychological safety and health: safeguarding the psychological health of your workforce.

<http://www.guardingmindsatwork.ca/Index.aspx>

Health Canada website helps you find information about the promotion of mental health, evaluation of mental health programs and services in Canada, and the mental health issues, problems and disorders encountered by Canadians.

<http://www.hc-sc.gc.ca/hl-vs/mental/index-eng.php>

Manulife Financial website "Workplace Solutions for Mental Health" lists seven core concepts that form the foundation of how they deal with mental health in the workplace.

English: https://hermes.manulife.com/Canada/wmHomePagesPub.nsf/Public/mh_home

French: https://hermes.manulife.com/canada/wmhomepagespub.nsf/Public/mh_homef

Mental Health Works offers training and tools for managers and employees about mental health and accommodation in the workplace. It also has a series of short video clips called "Working Through It" designed to speak directly to people struggling with mental health issues.

<http://www.mentalhealthworks.ca>

Public Health Agency website is designed to provide convenient access to a range of online materials related to the promotion of mental health, the planning, delivery, cost and evaluation of mental health programs and services in Canada, and the mental health issues, problems and disorders encountered by Canadians.

<http://www.phac-aspc.gc.ca/mh-sm/index-eng.php>

Shepell FGI website is a useful source of information and support to both employees and employers, online.

<http://www.shepellfgi.com/EN-CA/makingcents/>

The Mental Health Commission of Canada is a non-profit organization created to focus national attention on mental health issues and to work to improve the health and social outcomes of people living with mental illness.

<http://www.mentalhealthcommission.ca/english/pages/default.aspx>

The Mood Disorders Association of Ontario site provides education and information for people with mood disorders, families, professional and the public.

<http://www.mooddorders.on.ca/mission.html#>

We will continue to update this list periodically.