

# THE BENEFIT OF BENEFITS

## Virtual care now a standard offering

LINDA WHITE

On-site laundry and ping pong tables have always sounded rather gimmicky — especially amid a global pandemic that forced countless employees to work remotely and rethink what they wanted in workplace benefits.

"Benefits have shifted with the pandemic. There is little need for onsite perks," says Eddy Ng, a professor of equity and inclusion in business at the Smith School of Business at Queen's University.

"Employers have been creative in offering a suite of remote support services such as online health and fitness programs, grocery and meal deliveries, technology allowances and flexible work arrangements. Many employers also offer flexible work arrangements."

Cyno, a virtual health-care platform, hit the ground running when the pandemic struck. Founder and CEO Peter Barbour, a kinesiologist with a background in corporate wellness, was driven to create the platform in 2019 after a family member living in a remote Newfoundland community needed physiotherapy but scoffed at the lengthy drive that would entail.

"There had to be a better way to get expert advice wherever you are, whether you're in a little town of 1,200 people or in downtown Toronto, where everyone is so busy that they have three-week waitlists," he says. "We thought, (what) if we could just create one place where people could get equal and comprehensive access to all different types of providers so everyone could pick their own journey. What's right for one person isn't going to be right for the other."

The result is a platform that provides a wide range of services, including mental wellness counseling, injury rehabilitation assessments, fitness and nutrition guidance, natural health and financial wellness. Cyno's first client, Shopify, signed on because it needed virtual ergonomic assessments for its global workforce. During the pandemic, it



Peter Barbour, founder and CEO of Cyno

added social experiences like cooking and fitness classes.

"Not only did we want to create a marketplace that offers choice, easy access and one-click booking for providers, we wanted to reinvent the way companies pay so the average person can choose their own path without the barriers of cost and needing to get reimbursements," says Barbour.

### ATTRACT, RETAIN EMPLOYEES

Particularly in today's candidate-driven job market, benefits can play a critical role in employee attraction and retention. "Provision of the right benefits can help employers attract talents in a tight competitive market. Further, employees are less likely to leave when other employers are unable to offer the same level of benefits," says Ng.

"Benefits convey that an employer offers more than a paycheck. A good benefits package promotes membership behaviour. It also signals that the employer cares and invests in the well-being of employees," he says.

With benefits making up as much as a third of an employee's compensation, providing benefits that are of value to your employees is critical. "Cafeteria-style benefits, where employees are given credits and can purchase the benefits they value, are much more likely to generate employee satisfaction," Ng says.

Alaina MacKenzie, regional vice-president of business development at Medavie Blue Cross, a non-profit medical care insurance company, agrees one-size-fits-all benefits programs no longer cut it. More and more employers are offering programs that give employees choice through a personal spending or health spending account.

"Those accounts are basically pots



Eddy Ng, a professor at the Smith School of Business

of money that allow employees to spend how they need for them and their family. We also offer additional coverage for employees to purchase, whether that's additional life insurance coverage or critical illness coverage," she says.

### EMPLOYEES DRIVE CHANGE

Medavie Blue Cross's 'connected care health hub' allows employees to access services digitally at a time that works best for them. They can speak to doctors, access personalized medicine such as pharmacogenetic testing, and tap into cognitive behavioral therapy and chronic disease management, for instance.

Employees are driving change. "They're looking to work for people for employers that offer greater flexibility — the ability to tap in from an environment that works for them," says MacKenzie. "They want to work for an employer that cares about their health and well-being and of course the benefits program is big component of that."

When choosing benefits packages for your employees, flexibility should be top of mind. "We have multiple generations in the workforce at any given point and the generation you're in dictates how you consume your benefits program," says MacKenzie.

Among Medavie Blue Cross plan members, baby boomers prioritize massage therapy, physiotherapy and vision care. Younger workers, meanwhile, favour massage therapy, mental health care and chiropractic care.

Finally, pay attention to mental health support. "Ensure there's enough support available for your employees and their families to access the kind of psychological support they'd need to deal with whatever mental health challenges they may be facing," she says.



Alaina MacKenzie of Medavie Blue Cross

## Survey highlights

*The Benefits Canada Healthcare Survey, formerly the Sanofi Canada Healthcare Survey, outlines key findings from employer (plan sponsor) and employee (plan member) perspectives on health, benefits and the workplace.*

The 2021 survey represents employer and employee sentiments after more than a year of the COVID-19 pandemic and highlighted several trends and innovations, including:

- **Increases in mental health support.** More plan sponsors are decoupling mental health from other paramedical benefits to enable a separate maximum for coverage. As well, the expanded list of eligible mental health providers has increased uptake of mental health-related services.
- **Growing use of virtual care.** Virtual care, a rare offering before the pandemic, is now a standard offering of benefits plans. The advisory board predicted its availability will rival that of employee assistance programs (EAPs) in the next few years.

Source: Sun Life, one of the sponsors of the survey

## Pressure on pay mounts

LINDA WHITE

The Great Resignation will continue, with one in five workers likely to switch to a new employer in the next 12 months.

Also, according to PwC's *Global Workforce Hopes and Fears Survey* of workers in 44 countries and territories, 35 per cent of workers plan to ask their employer for more money in the next year. Pressure on pay is highest in the tech sector, where 44 per cent of workers surveyed plan to ask for a raise, and lowest in the public sector, with 25 per cent of workers planning to ask for a pay hike.

An increase in pay is a main motivator for making a job change, followed by wanting a fulfilling job, wanting to be themselves at work and being able to choose where they work. Gen Z workers are less satisfied with their job and twice as likely as baby boomers to be concerned that technology will replace their role in the next three years.

## New degree for tradespeople

Algonquin, George Brown and Mohawk Colleges have teamed up to launch a new four-year honours degree in business administration.

The program is intended for people working in the skilled trades sector who want to grow their own businesses, take on greater responsibilities in their current work environments or pursue management careers in medium-to-large organizations.

The online degree will concentrate on business administration, managerial skills, accounting, project management, leadership, marketing, communication and applied research competencies. Applicants with a trades credential, including apprenticeship and journeypersons, may be able to begin the program in the third year through a Prior Learning Assessment and Recognition process.

Learn more at [tradesmanagementdegree.ca](https://tradesmanagementdegree.ca).