

# LET'S GET PHYSICAL

It's been said that healthy workers are happy workers, and the research in our *Top 30 Pension and Benefits Plans* report reinforces the importance of workplace wellness.

BY APRIL SCOTT-CLARKE

**BUDGETS** are tight, workforces are getting reduced and some employees are anxious that they may be the next to receive their walking papers. Yet experts in workforce planning and HR say that while it may be easy to cut from health and wellness programs, employers should find other ways to relieve financial pressures.

The organizations in our *Employees' Choice: Canada's Top 30 Pension and Benefits Plans* ranking understand the importance of wellness and have established programs to promote healthier lifestyles among their employees. For example, L'Union Canadienne (No. 1) has a wellness committee that promotes health awareness and organizes related initiatives; the Ontario Teachers' Insurance Plan (OTIP), No. 2 on our list, has an on-site nutrition specialist available one day a week for 30-minute consultations; and GlaxoSmithKline (No. 13) has an on-site fitness facility and offers nutritious meals in its subsidized cafeterias.

In fact, most of the employers on our Top 30 list have programs in place to support workplace wellness, such as employee and family assistance programs (90%), health programs (83%), disability management programs (80%) and health education (77%). A handful of companies are taking extra steps by providing health risk assessments (47%), health coaching (43%), health screening (33%) and disease management programs (23%).

Health initiatives are now playing an increasingly large role in the overall health of a company. Neil Crawford, principal with Hewitt Associates and leader of Hewitt's employee research practice, adds that organizations that are focused on employee engagement and are improving their environment around employee health and well-being have lower workers' compensation costs, long-term disability claims and absenteeism. According to the data, low-engagement companies have an average of 12.99 days absent per employee, compared to the overall Canadian average of 8.04 days. "There is a very strong business case for spending money in this area. The returns are pretty significant," Crawford says.

CONT'D ON PAGE 45



**Kim Knapp,**  
national leader, HR,  
Flight Centre Canada

# TRAVEL GUIDANCE

*Keeping it personal has been Flight Centre's path to success.*

By April Scott-Clarke

The employees at Flight Centre Canada spend their days creating personalized vacations for others, so when it comes to their own needs, they want the same detailed attention. And that's exactly what they get with the company's customized health, money and career guidance programs: Healthwise, Moneywise and Careerwise.

"[The programs] are 100% about them," assures Kim Knapp, national

leader, HR, with Flight Centre Canada. "We don't paint everyone with the same brush. We have to have standard systems across the board, but with Healthwise, Moneywise and Careerwise, we make it individual."

#### Wise Guides

Healthwise is the core of the organization's wellness program. An employee gets a one-hour on-site health and lifestyle consultation with a personal counsellor. The session includes physical testing, nutrition and well-being education and advice, and ergonomics assessments. Once the testing and assessments are complete, the

employee gets a calculation of his or her Healthwise index, which is used as a benchmark. Employees also get specific guidance on how to put their health and fitness goals into action.

"You may want to run a marathon or just walk up the steps without getting winded," says Knapp. "The counsellors guide you on what actions you need to take."

To help employees on their health and fitness journey, discounted gym memberships, personal training sessions and in-person and over-the-phone nutritional services are available. For those who are interested in playing sports, Flight Centre subsidizes company teams.

Moneywise and Careerwise are both programs with the same personalized service as Healthwise; however, they cater to those who are looking for financial advice and career planning. In all three programs, extensive follow-ups are done to motivate employees, ensuring that they are taking steps to achieve their goals and staying on track.

All three of the "wise" programs are popular with employees, but consultants for the financial and health programs have had more requests recently. With the turbulence the economy has been experiencing, that isn't a surprise to Knapp. "The Moneywise people, at the moment, have been run off of their feet. There is a lot of demand there. And a lot of people are stressed, so they are making appointments for Healthwise consults."

#### Aruba, Anyone?

While these programs are very popular with employees (approximately 90% of employees use the Healthwise and Moneywise services, and 65% use Careerwise), another popular perk of working with Flight Centre is the opportunity for travel education and discounts.

As part of the company's education policy, employees can take packaged trips offered by preferred providers to experience various destinations. "They visit the hotels, eat at the restaurants, do different tours [and] use the transportation, so when they are selling something, they have first-hand knowledge," explains Knapp. In fact, the company gives employees paid educational days to take advantage of these opportunities—over and above their regular vacation days. Additionally, the educational trips are often subsidized by Flight Centre.

Since vacations and travel are the company's bread and butter, it seems only natural that Flight Centre has a generous vacation policy. The number of vacation days earned in the first and second years is standard, but employees in their third year with the company receive four weeks of vacation. In their eighth year, they are able to take five weeks off.

But according to Knapp, while employees like the time off and the discounted or subsidized travel, it's the personal attention and guidance they receive in the company's programs that keeps them on cloud nine. **BC**

Although most employers have taken actions to improve the health and wellness of their employees, many are still strides behind in educating people about the programs and incentives available to them. “We are seeing more organizations going beyond the basics. Organizations that are doing better with employee health and well-being and employee engagement have tended to get into the broader and more proactive types of programs around health,” explains Crawford. “I think we have been very focused on making the business case and implementing programs rather than ensuring that the programs, once in place, are being used and are truly effective at achieving improved employee health.”

### Financial Fitness

Feeling financially secure in one’s day-to-day life, as well as being prepared for the future, are important factors in staying mentally healthy. While employers can only do so much for their employees in this area, the research shows that more steps should be taken to help workers prepare for retirement.

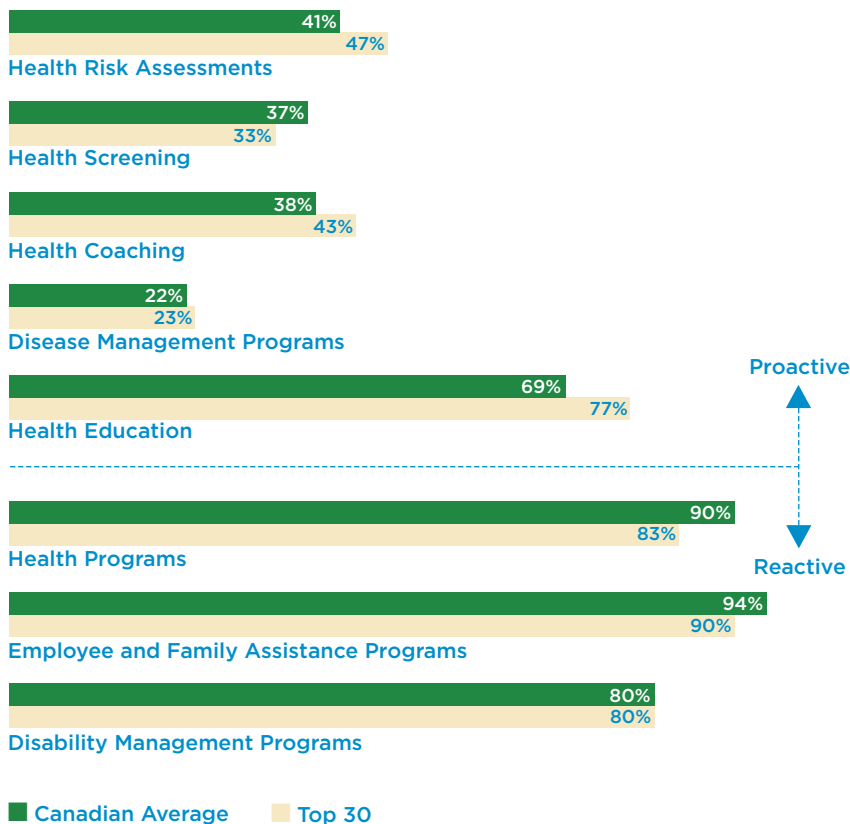
On average, only 55% of employees said the retirement savings plans offered by their employers will help them to reach their retirement goals. When asked if the organization makes sure that employees get access to support and advice to make informed decisions about their retirement, 52% agreed. The employers on our Top 30 list fared better, with 75% saying their employer plans will help them to reach their retirement goals and 71% saying they have access to support and advice that will help them to make financial decisions.

Providing a pension plan or other retirement savings vehicle isn’t a legal responsibility for employers, but most feel a moral obligation to do so—and many *need* to do so to stay competitive in their industry. For example, L’Union Canadienne offers a generous defined contribution pension plan to its employees with a company contribution of 1.5% more than what the employee puts in. (For instance, if the employee puts in 5% of pay, the company makes a 6.5% contribution.) “Our intent with pensions and benefits programs is peace of mind for our employees,” says Lucie Vachon, vice-president, HR, with L’Union Canadienne. “When we decide to add something to our plan, we always [ask ourselves] if it will help our employees. I think this is something [employers] need to keep in mind.”

However, employers that can’t offer generous plans will be happy to know that there are other, less costly ways to help employees feel confident about their financial security. Explaining what options people have and what they need to do to achieve their retirement goals is another type of support that employees on the road to retirement will appreciate.

“We don’t see a strong relationship between particular benefits coverage or particular types of retirement plans and engagement because employees look at it as a whole package—the design of the plan, how well it’s communicated and how well it’s delivered,” explains Crawford. “Some organizations can have modest plans but do a great job of delivering them.”

## Proactive and Reactive Programs to Support Employee Health



Source: Hewitt Associates

### Spread the Word

Although consultants and other industry experts are constantly repeating that the communication and delivery of a program is critical, the data show that this message has yet to resonate with many plan sponsors.

Only 58% of employees, on average, said the organization’s communications have helped them to gain a good understanding of their retirement savings plans. Sixty-four percent said the same about the communication around their benefits plans. These statistics should be a wake-up call for plan sponsors.

“People don’t understand their retirement plans. They are not really sure if they are saving enough for retirement, and there is quite a high percentage who don’t know if they are assuming the right amount of risk,” says Crawford. “I don’t think organizations are getting enough return on investment for the money they spend on retirement plans because they are not investing the energy and effort into communicating those plans.”

Our Top 30 organizations are doing better in this area, with 75% of employees, on average, saying the communication around their retirement plans helps them to understand the programs better and 78% saying the same about benefits plan communications.

Much of this data was collected before the financial markets started their downward spiral. One would think that the economic changes would prompt plan sponsors to increase communication around their retirement plans—especially since many members are worried about their plummeting balances. However, Crawford says from what he’s seen, that isn’t the case. “I personally haven’t seen evidence that plan sponsors, as a group, have significantly increased

CONT'D ON PAGE 49

# EMPLOYEES' CHOICE: CANADA'S TOP 30 PENSION AND BENEFITS PLANS

**1** L'UNION CANADIENNE, *Quebec*  
DC plan; traditional benefits

**Industry:** Insurance

**2** ONTARIO TEACHERS' INSURANCE PLAN, *Waterloo, Ont.*

DC plan, group RRSP, retirement workshops; traditional benefits, access to retiree benefits, on-site nutrition and wellness program, EAP, maternity top-up, home and auto insurance discounts

**Industry:** Insurance

**3** JTI-MACDONALD CORP., *Mississauga, Ont.*

DC and DB plans, group RRSP; traditional and flexible benefits, HCSA

**Industry:** Tobacco

**4** CONEXUS, *Regina*

DC plan; traditional benefits, HCSA

**Industry:** Diversified financial services

**5** ELLISDON CORP., *London, Ont.*

DB plan, EPSP, group RRSP, TFSA; traditional benefits

**Industry:** Construction and engineering

**6** ENVISION FINANCIAL, *Langley, B.C.*

DB plan; flexible benefits, HCSA

**Industry:** Diversified financial services

**7** BUSINESS DEVELOPMENT BANK OF CANADA, *Montreal*

DB plan, EPSP; flexible benefits, HCSA

**Industry:** Diversified financial services

**8** ASTRAZENECA CANADA INC., *Mississauga, Ont.*

DC plan, ESP, group RRSP; flexible benefits, HCSA

**Industry:** Pharmaceuticals

**9** THE CO-OPERATORS, *Guelph, Ont.*

DC plan, group RRSP; traditional benefits

**Industry:** Insurance

**10** PCL CONSTRUCTORS INC., *Edmonton*

DC plan, DPSP, EPSP, group RRSP, TFSA; traditional and flexible benefits, HCSA

**Industry:** Construction and engineering

**11** INTUIT CANADA, *Mississauga, Ont.*  
Group RRSP; traditional benefits

**Industry:** Software

**12** FARM CREDIT CANADA, *Regina*  
DC plan; flexible benefits, HCSA

**Industry:** Diversified financial services

**13** GLAXOSMITHKLINE INC., *Mississauga, Ont.*

DC, DB and hybrid plans, ESP; flexible benefits, HCSA, personal spending account

**Industry:** Pharmaceuticals

**14** CERIDIAN CANADA LTD., *Markham, Ont.*

DC plan, DPSP, group RRSP, TFSA; flexible benefits, HCSA

**Industry:** Commercial services and supplies

**15** G&K SERVICES CANADA INC., *Mississauga, Ont.*

DC plan; traditional benefits

**Industry:** Commercial services and supplies

**16** STEWART WEIR, *Sherwood Park, Alta.*

Group RRSP; traditional benefits

**Industry:** Construction and engineering

**17** BC BIOMEDICAL LABORATORIES LTD., *Surrey, B.C.*

DC plan, group RRSP; traditional benefits, HCSA

**Industry:** Healthcare providers and services

**18** FLIGHT CENTRE CANADA, *Vancouver*

DC plan, group RRSP, TFSA; traditional benefits, HCSA, personal wellness/financial/career consultants

**Industry:** Hotels, restaurants and leisure

**19** AECOM GROUP INC., *Toronto*  
DC and DB plans, group RRSP, ESPP; traditional benefits

**Industry:** Construction and engineering

**20** CO-OPERATORS LIFE INSURANCE COMPANY, *Regina*

DC plan, group RRSP; traditional benefits

**Industry:** Insurance

**21** OMERS ADMINISTRATION CORP., *Toronto*

DB plan; traditional benefits, HCSA, paramedical, gym membership discount

**Industry:** Diversified financial services

**22** BENTALL LP, *Toronto*

DC plan, EPSP, group RRSP; traditional benefits, HCSA

**Industry:** Real estate management and development

**23** TRANSLINK / CMBC / BCRTC, *Burnaby, B.C.*

DC and DB plans, group RRSP; traditional and flexible benefits, HCSA

**Industry:** Transportation

**24** CANADIAN WESTERN BANK, *Edmonton*

ESPP, group RRSP, stock options; traditional benefits, HCSA, EAP, wellness benefit

**Industry:** Commercial banks

**25** NATIONAL BANK OF CANADA, *Montreal*

DB plan; flexible benefits

**Industry:** Commercial banks

**26** AMEX CANADA INC., *Markham, Ont.*  
DC plan, group RRSP (DPSP component), ESOP; flexible benefits, HCSA, EAP

**Industry:** Diversified financial services

**27** HOMES BY AVI, *Calgary*  
Group RRSP, EPSP; traditional benefits, fitness allowance

**Industry:** Building products

**28** IVANHOÉ CAMBRIDGE, *Montreal*

DC plan, ESP, group RRSP, TFSA; traditional and modular benefits, HCSA

**Industry:** Real estate management and development

**29** EDWARD JONES, *Mississauga, Ont.*  
DPSP, group RRSP, profit sharing; traditional benefits, health club discounts

**Industry:** Diversified financial services

**30** NEXEN INC., *Calgary*

DC and DB plans, ESP; flexible benefits, HCSA, wellness program

**Industry:** Oil, gas and consumable fuels

For a more detailed ranking including other benefits offered, go to [www.benefitscanada.com/extras](http://www.benefitscanada.com/extras).

their communication. A lot of them are preoccupied with the financial issues of the plans themselves.”

Additionally, communicating about the company in general—how it’s doing financially and what the goals are for the future—can go a long way toward earning employee trust, an important factor in the success and productiveness of a workforce. “I think transparency and honest communication is a key factor,” says Vachon. “What we have seen in the past is that when our employees trust the management and their actions, the employees will follow. If they trust the management, they are more likely to be engaged.”

### Walk the Talk

Programs can be perfectly designed, delivered with finesse and be thoroughly communicated, but if they aren’t supported by the leaders of the company, they likely won’t be valued by employees. “Part of satisfaction on the employee health and well-being side is not driven by expensive programs but by a management team that, in its day-to-day interactions with employees and its own behaviour, supports employee health and wellness,” says Crawford.

Organizations whose senior representatives and management actively support health and well-being have higher satisfaction levels in other areas of the company as well. For example, on average, 81% of employees among the Top 30 organizations said the senior leaders in their organizations take action to support employees’ health and well-being, and 80% said the same about management. They also said the organization’s practices and programs helped them to balance work and personal commitments (76%) and felt their benefits and retirement savings plans met their needs and those of their families (79%). Looking at the national average, only 67% of employees agreed that senior leaders take action to support health and well-being, and when asked the same question about management, the number rose only slightly to 73%.

Although messages about genuinely caring about employee well-being and treating staff with respect are disseminated among management and senior staff in most companies, the data show that following through with this advice is what truly makes the difference. Crawford concurs. “The one thing we learned with the employee health and well-being research is that employees value—and have a strong sense of attachment to—employers that demonstrate, through programs and behaviour, that they care about their employees’ health and well-being.”

### Create the Culture

Yet wellness, retirement and benefits programs are just some of the factors that come into play when gauging employees’ overall satisfaction with the company. The average level of overall employee engagement for the organizations on our Top 30 list was 77% whereas the national average was only 65%.

Deen Maharaj, director of HR with G&K Services Canada (No. 15), says the company culture goes a long way in keeping employees engaged. “It’s about treating people with respect. It’s when a corporate person visits a field location and makes it a priority to speak to the people. The office staff isn’t elitist to the production staff. If a plant employee needs to see the general manager, you know him or her by first name and feel empowered to walk into the general manager’s office. That is the kind of culture people want to work in.”

Geoff Deleplanque, chief administrative officer of OTIP, couldn’t agree more. He says, at his organization, it’s the little things that make a big difference. “We have the pension plan and annual education sessions; we have similar benefits programs as other employers. But for the most part, it is really the feel of the organization that

## HOW THE LIST WAS SELECTED

For the third consecutive year, we turned to our research partner, Hewitt Associates, to track down the Canadian organizations found in our *Top 30 Pension and Benefits Plans* report. The list is based on data that Hewitt has gathered over the past year from 115,000 employees at more than 200 organizations through the *Best Employers in Canada* study and individual organizational studies. The employers listed here may not always have the most innovative programs, but they are the organizations with programs that ranked above average with employees in terms of benefits, retirement/savings plans and employee health and well-being.

connects with our employees. Employees hear at every employer that they are the No.1 asset, but the difference here is, it actually *feels* like that. They see there is a connection between those words and the programs that are in place and the overall culture.”

Creating an inclusive corporate culture and increasing communication around wellness, benefits and retirement programs means more than being named in our Top 30 ranking. Taking these actions will help get your employees—and your workplace—into shape. **BC**

April Scott-Clarke is assistant editor of *Benefits Canada*.  
[april.scottclarke@rci.rogers.com](mailto:april.scottclarke@rci.rogers.com)

For additional profiles and more on this topic, go to  
[www.benefitscanada.com/extras](http://www.benefitscanada.com/extras)