

# Our Health Coverage Innovations

At SSQ Insurance, we firmly believe that the health of a company is a direct reflection of the health of its employees.





## **At SSQ Insurance, we understand that investing in health pays off!**

As an employer, we know that your company's health is important to you! That's why SSQ Insurance is always looking for innovative healthcare-related solutions to contribute to the well-being of our insureds – your employees.

At SSQ Insurance, the health of your employees is a priority! And so we are pleased and proud to present this document to you about our latest healthcare innovations.

Enjoy!

On average,  
employees consider  
health coverage more  
important than other  
benefits!

<sup>1</sup> Sanofi, Sanofi Canada Healthcare Survey 2017: Highlights, 2017.

# Telemedicine



Today's workforce wants innovative solutions, which is why SSQ Insurance now gives its customers access to telemedicine. This is the perfect solution for a company that cares about the health and productivity of its employees.

Thanks to a long-term partnership with Dialogue, Canadian leader in telemedicine, eligible plan members can take advantage of *Dialogue Technologies'* cutting-edge expertise. They can get quick 24/7 access to healthcare professionals, whether at home or at work!



## Around-the-clock service

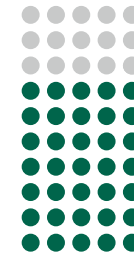
Here are some of the services that telemedicine can provide:

- Live chats with nurses
- Video consultations with general practitioners
- Prescriptions and renewals
- Specialist referrals

## A fully integrated, unique and effective model

Our offer is much simpler, which sets us apart from our competition. Telemedicine management is optimized thanks to:

- Single-source billing
- One list of participants for the employer to manage
- Service descriptions included in our group insurance contracts



On average, nine days of work are lost every year due to illness-related absences.

And yet, over **70%** of virtual medical consultations don't require specialist referrals!

Telemedicine  
is an **innovative,**  
**fast** and **efficient**  
service!

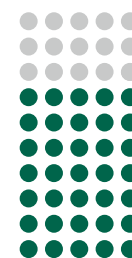


## Our Digital Health Commitment

Given the many consequences of sleep- and stress-related disorders and the resulting potential for costly illnesses for the insured, the employer and the insurer, we developed a unique and innovative strategy that educates plan members on what symptoms to look for.

Most plan members are open to receiving personalized health information from their insurer, which is why we make articles on the subject readily available to them. By providing them with insightful tips and advice, we want to enable them to manage and reduce their stress levels, improve their sleep and hopefully understand the cause of their anxiety and sleep issues. Plus, our leading-edge, personalized and confidential approach lets your employees take a test to evaluate their condition and decide whether to go through with the therapy or not.

It's for all of the reasons above that we signed partnerships with two specialized companies: HALEO and MindBeacon.



# 70%

of plan members would consent to receiving personalized health information from their insurance provider<sup>2</sup>.

<sup>2</sup> Sanofi, Sanofi Canada Healthcare Survey 2017: Highlights, 2017.

## Sleep Disorders



Given that sleep problems and major depression are directly correlated, SSQ Insurance reached a partnership with HALEO, a specialized company led by clinical experts in sleep.

HALEO offers a sleep program that enables employers to improve the health and productivity of their employees. HALEO's experts want to improve the health of users by making it easier to identify and treat insomnia and prevent major depression. HALEO offers clinically-proven solutions to effectively identify, diagnose and treat sleep disorders, **without medication**.



Between

**10 to 15%**

of Canadians will suffer from insomnia at some point in their life<sup>3</sup>.

## Stress Management



Much like sleep problems, a number of Canadians suffer from major depression. In fact, 5% of the Canadian population is affected yearly. Recent studies have shown that insomnia can double the risk of clinical depression<sup>6</sup>.

This is why we partnered with MindBeacon, a company specializing in stress management and mental health, whose approach helps patients acquire techniques to overcome their negative and stressful thoughts, and feel better about themselves. It's thanks to Mindbeacon's cognitive behavioural therapy (CBT) that depression can be treated without the use of medication.



To date, more than **80%** of users who followed HALEO's insomnia therapy noticed a significant improvement in their sleep<sup>4</sup>.

Throughout the process, patients are paired with a therapist who monitors their mental health and general well-being.



**5%**

of Canadians are affected by major depression every year<sup>5</sup>.

<sup>6</sup> Baglioni, C. et al. Insomnia as a predictor of depression: a meta-analytic evaluation of longitudinal epidemiological studies. Journal of Affective Disorders, 2011.

<sup>3</sup> Statistics Canada, Prevalence of insomnia for Canadians aged 6 to 79, 2018.

<sup>4</sup> HALEO, <https://www.haleo.ca/>, 2019.

<sup>5</sup> Public Health Agency of Canada, What is Depression?, 2016.



# Pharmacogenetics



BIOGENIQ

Simple and accessible, pharmacogenetic testing opens the door to personalized medicine by identifying a patient's unique, genetic factors to predict his or her metabolic response to various pharmacological treatments. With a simple saliva test, it's possible to create a treatment plan and provide personalized advice to patients adapted to their genetic code, thereby ensuring better cost control and optimal treatment.

Since we are moving closer and closer to patient-specific treatment, it became clear to SSQ Insurance to offer pharmacogenetics to its policyholders across Canada, in collaboration with BiogeniQ.

Not only are we one of the first insurers to integrate pharmacogenetics into health insurance, we are the first to separate it from other health insurance clauses. This innovative and unique way of integrating such coverage into our group insurance offering lets policyholders better manage the costs associated with it, since it is obtained on a voluntary basis.

## Disability Treatment Pilot Project

Psychological disabilities represent approximately 30% of short-term disability leaves, and depression represents a high percentage of those.

In collaboration with BiogeniQ, we kicked off a pilot project to verify the effectiveness of pharmacogenetic testing on disability treatment stemming from depression-related diagnoses, since they are the most frequent.

There are many advantages to applying pharmacogenetics to the treatment of depression!

### For the insured:

- Improved medication efficiency
- Quicker stabilization of condition
- Shortened disability leaves

### For the policyholder:

- Reduced employee absenteeism and related costs
- Reduced prescription drug wastage and costs



**32%**

of employees suffer from a chronic illness.<sup>7</sup>



**37%**

of plan members suffering from a chronic illness take three or more prescription drugs. 76% of them are interested in pharmacogenetic testing to help determine the best prescription drug for their condition.<sup>8</sup>

Thanks to  
pharmacogenetics,  
disability leaves could  
be reduced by two  
to three weeks and  
ensure a smoother  
return to work.

<sup>7</sup> Sanofi, Sanofi Canada Healthcare Survey 2017: Highlights, 2017.

<sup>8</sup> Sanofi, Sanofi Canada Healthcare Survey 2017: Highlights, 2017.

# Health *InSight* indicators



Indicators are an integral part of our Health *InSight* Program and are used to create a personalized prescription drug consumption profile of employees with respect to four major chronic illnesses – diabetes, cholesterol, cardiovascular and mental health.

This data not only lets policyholders compare data year after year, it lets them compare themselves to other groups insured by SSQ Insurance. They can immediately see how their employees are using their group insurance plan and make required modifications.



<sup>9</sup> Sanofi, Sanofi Canada Healthcare Survey 2017: Highlights, 2017.

# Pôle santé – HEC Montréal



Given the current context in which Canadian companies find themselves, SSQ Insurance decided to join Pôle Santé - HEC Montréal for a unique and innovative research project on workplace health.

This project will study the link between health and wellness management practices in the workplace and a company's insurance claims profile. The results of this project will shed light on optimal workplace health management strategies and curb financial, human and social costs, improve quality of life at work, and bolster performance and productivity.

The objectives of this research project are to:

- Find a correlation between health and wellness initiatives and healthcare benefits.
- Identify promising workplace health and wellness management strategies.
- Reduce financial, human and social costs, improve quality of life at work and bolster performance and productivity.

Although this is a standalone research project, it nevertheless falls under SSQ Insurance's Health *InSight* Program and its various other initiatives.







**If you have any questions or would like to know more about our initiatives, please contact your account manager.**