



COMPASSION

MORE THAN A NEW INSURANCE PRODUCT,
IT'S A REFLECTION OF THE WORLD WE WANT TO LIVE IN.

A world in which people don't feel torn between the need to take care of a loved one and the guilt over having to take time off work. In this world, employees can stop working temporarily to take care of a gravely ill family member while receiving compensation for lost wages. This is a world in which employers are better able to support their employees. Compassion insurance makes it all possible. Welcome to the world of SSQ.

Overview

Compassion insurance enables insureds to be absent from work to care for a loved one who is gravely ill and receive benefits to offset the loss of income due to their absence.

Type of event	Person receiving care	Duration of benefits	Benefits paid by
Terminal illness	Family member	Up to six weeks	Employment insurance + SSQ co-ordination
Injury or critical illness	Child under age 18	Up to 35 weeks	Employment insurance + SSQ co-ordination
	Spouse, parent and child of the participant (18 or over)	Up to 12 weeks	SSQ

The insurance that makes a difference

Compassion insurance is much more than an innovative employee benefit. As a demonstration of empathy, and by supporting employees who are going through a difficult situation, it is a means to decrease psychological illnesses and meets the needs of today's world. Insureds don't need to put their own health in danger and will be able to return to work as soon as possible.

6 months

Average duration of psychological conditions

[adaptation problems, anxiety depressive disorder, situational depression, etc.]

Compassion insurance: a sound HR management practice

Offering **compassion insurance** means offering an improved absence management structure for employees who are caring for a sick loved one. Justifying absences adequately and honestly lets insureds who are caring for a loved one be where they need to be without feeling guilty. Compassion insurance also helps reduce the risk of conflicts at work.

Employees who are caring for a loved one are at work, but...

87% make phone calls	54% arrive later	70% take additional leave	20% request a lighter schedule	16% quit their jobs
--------------------------------	----------------------------	-------------------------------------	--	-------------------------------

Jean-Pierre Brun
Professor, Chairholder in workplace health and safety management, Laval University

For more information, go to ssq.ca/compassion.

**VALUES
IN THE
RIGHT
PLACE**

SSQ Financial Group