

INDUSTRY UPDATE

• On June 20, 2006 Bill 102 in Ontario received Royal Assent and the new Act will amend the provincial drug plan as follows:

1. It will improve access to drugs
2. Make it easier for the government, as a client, to purchase advantageously priced drugs
3. Reward innovation
4. Optimize the management and operation of the public drug insurance system

With this new plan, the ODB becomes the second payer for both the federal Public Service Health Care plan and for “working” seniors with private coverage. Currently the province is the first payer. For “working” seniors, the government has not yet fully

developed the process for ensuring that private plans are first payer or addressed eligibility requirements (such as spouses and children).

Currently the Act doesn't require a change to your Group Health Insurance and, when the change does occur, it will be handled Administratively not Legislatively. The Act amends the Drug *Interchangeability and Dispensing Fee Act* and the *Ontario Drug Benefit Act*.

• July of 2006 also saw changes by the RAMQ in Quebec to its basic prescription drug insurance plan. For a full list of these detailed changes, please visit www.ramq.gouv.qc.ca.

THE BAICORP BUZZ

• We would like to introduce you to our newest member of the BaiTrak Benefit Administrators team, **Leah Tiernay**. Leah brings several years of Customer Service experience and a background in specialty commercial insurance. Welcome!

• To improve access to everyone at Baicorp Financial Inc. and BaiTrak Benefit Administrators Inc. we have recently introduced direct telephone lines:

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Balance

The Group Health Forum

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Cultivating a Healthy Workplace: Strategies for Growing Employee Happiness

Happiness has a huge effect on our general health and well-being. Although it's true that there are many variables when it comes to the good health of an individual, maintaining general happiness and low levels of stress are common elements in increasing our ability to remain healthy.

Lack of Happiness / Poor Employee Health Indicators:

- High levels of absenteeism
- Poor innovation or a lack of new ideas
- Inability to problem solve
- Missed deadlines or a lack of responsiveness
- Lack of employee pride in office space/ work area/ or messy workspace
 - Over-use of the Internet for recreational surfing
 - General negativity or poor work ethic
 - Lack of volunteerism
 - More health / drug benefits claims

Improvement Suggestions:

1. Create a compassionate and caring workplace by supporting an interest in the individuals wherever possible. For example, celebrating birthdays, recognizing personal achievements, encouraging personalization of their workspace (within reason), etc.

“Finding a balance between employee health and happiness can often lead to surprising gains in productivity.”

2. Ensure that managers and executives are approachable by all employees - segregation of the “upper echelon” creates a disengagement by general employees and encourages a “them vs us” mentality which is always negative.

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Use the following indicators as a way to gauge the overall level of happiness in your employee roster. Then, consider the following suggestions for improvement.

With the focus of today's society on the workplace and spending more time on the job than at home, it's more important than ever to encourage happiness at work as a strategy for maintaining healthy and productive employees.



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Welcome to Balance!

As president of Baicorp Financial Inc., I'd like to take a moment to personally welcome you to our inaugural edition of **Balance – The Group Health Forum**.

Launched in response to our clients' and associates' positive reception of our previous quarterly newsletter, **Balance** has been designed to continue to provide you with informative articles and information germane to group benefits – but with an expanded reach and more professional and attention-grabbing format.

We all need balance in our lives – personal and professional, and businesses need to balance the needs of their employees with the financial realities of a competitive environment.

We at Baicorp Financial take pride in our ability to help you make this happen and anticipate that you will find **Balance – The Group Health Forum** an appreciated addition in this endeavour. Enjoy!

Sincerely, *Patrick Bailey*
Patrick Bailey, President
Baicorp Financial Inc.

MANAGING:

Life in HR

One of the greatest HR challenges is finding ways to keep employees informed and regularly updated with company news that is useful and helpful to them in their everyday quest for success and productivity.

Here are some great ways to stay connected:

- 1. Click to Connect:** create an online internal resource that your employees can check into regularly. Like a website on the internet, your internal site can host whatever information you think is relevant to your employees. Change content regularly to maintain employee interest and improve use by sending out regular reminder emails when the content change is complete.
- 2. New News is Good News:** start a company newsletter. This can be provided both in a printed and electronic format. Start with a quarterly publication and create regular sections so that employees become familiar with the format and can find information easily.
- 3. Have a Simple Soiree:** it's easy to have a company-wide general meeting, but generate interest and excitement in attending by creating an internal event. Deliver an invitation to each employee with an RSVP requirement. Offer refreshments and have the meeting themed. Include interactive presentations and activities and, at the end, provide each employee with a take-away item to remind them of the meeting's theme and key message.

If you'd like more information about any of these ideas, including assistance with creating or producing your publication or event, please contact Sarah Wilkins at Blazing Design: swilkins@blazingdesign.com / 905-337-7602 x1107.

Cultivating a Healthy Workplace, cont'd...

3. Counteract seasonal depression by offering outdoor seating and eating areas – or even a common barbecue – if possible for spring and summer use. Invest in day-light lamps or lighting for common or break areas that can be used to relieve SAD during fall and winter months.
4. Offer an onsite massage therapist on certain days with whom employees can book a 15-minute head, neck and shoulder massage to relieve stress and tension. Using an RMT allows for benefits coverage of the cost – or consider it a perk for your employees and an investment in productivity by the company.
5. Support the need for employee down time by encouraging full use of vacation days. Rest and relaxation are the largest contributors to lower stress levels.
6. Create a healthcare spending budget within each employee's benefit package that they can use to support their good health and happiness. The funds can be used to purchase sports or exercise equipment, go toward the cost of lessons or classes or to pay for other health-related costs not necessarily covered by their Group Health plan.

"Happiness has a huge effect on our general health and well-being."

It's true that some of these recommendations will require a greater dedication of time and resources than others, but finding balance between employee health and happiness can often lead to surprising gains in productivity.

IN BALANCE:

How Cirque du Soleil Stays Flexible

Imagine trying to create a group health benefits plan that takes into account the needs of a traveling and international employee base whose regular workplace performances are just the things that most benefits plans are busy covering therapy for! That's the reality of trying to juggle coverage that benefits all the employees of Cirque du Soleil!



With over 3000 employees made up of 40 nationalities and 25 different languages, representing and administrating benefits had started to become difficult for everyone – including the employees who often had to manage a myriad of insurers and administrators.

In early 2005, a review was suggested by Cirque's HR group and a systemic evaluation of human capital risk, general insurance risk and liabilities was completed. The result was a need for a more creative and flexible approach to the plan design, financing and administration.

The selection process for the provider also required a creative approach since a straightforward interview wasn't really going to present the diverse requirements Cirque has. Thus, the candidate interviews consisted of one simple exercise: two medical claims were presented one written only in Mandarin and the other only in Russian – neither with accompanying claim forms. The candidates were given 15 minutes to tell Cirque how they would adjudicate the claims.

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In the end, 4 separate providers were retained to manage various regions and the benefits plans were also enhanced to incorporate greater coverage in certain areas such as dentistry and orthodontics and a new, more flexible system of coverage was instituted for services normally grouped under "paramedical" such as massage and physiotherapy.

In order to ensure fair claims assessments across the board, a new policy of "reasonable and customary" was instituted. In this way, claims for the touring shows as well as claims adjudicated by each of the four different providers, would be assessed equally to eliminate variations in coverage.

"The selection process for a provider required a creative approach since a straightforward interview wasn't going to reflect the diverse requirements Cirque has."

Other hurdles for the company included the need to institute a standard company-wide minimum coverage amount for worker's compensation since these requirements vary worldwide as well as managing different policies regarding what constitutes a taxable benefit from country to country.

In the end, Cirque du Soleil's more flexible benefits coverage allows their employees to leave the juggling act on the stage and really utilize their new one-of-a-kind benefits worry-free.

Re-assess your company's benefits offering and ensure that you are providing the right coverage for your employees. Call Baicorp Financial today for more information.

*Summarized from "Juggling Act" by Leigh Doyle in *Benefits Canada* magazine, June 2006.

UPCOMING EVENTS

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|----------|---------------------------------------------------------------------------------------|
| January | – HRPAO 2007 Annual Conference & Tradeshow
January 31 st – February 2nd |
| February | – National Heart Month |
| March | – Workplace Safety Month |
| April | – National Occupational Therapy Month
– Lung Cancer Awareness Month |