

Information supplement

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A guide to help employers and their staff realize the benefits of workplace wellness

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Desjardins



IT'S ALL ABOUT BALANCE.

Money issues are now the most-named source of stress for Canadians* – and at Desjardins Financial Security, we know for a fact that stress is the primary cause of long-term disability claims and absenteeism in the workplace.

Desjardins Financial Security is committed to helping Canadians find effective ways to create better balance in their lives. Through our partnerships with national organizations such as the Psychology Foundation of Canada (www.psychologyfoundation.org) and the Canadian Mental Health Association (www.cmha.ca), and through our service offer of financial security, we can help you find your way to true balance. That's why we're also the national partner for Mental Health Awareness Week.

Desjardins Financial Security is part of the Desjardins Financial Group, the largest financial cooperative institution in Canada with \$150 billion in assets.

* Source: 2008 Desjardins Financial Security National Survey on Health. desjardinsfinancialsecurity.com/cool

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Desjardins
Financial Security®

Life, health, retirement

Welcome

The wellness factor

We all live very complex lives with multiple and often conflicting priorities. Whether we're trying to fulfill work, family or personal responsibilities, it's very hard for us to admit that we can't do it all. Our most recent health survey revealed that 88 per cent of Canadians feel that parents with full-time jobs have difficulty finding time to relax. And whether or not they have children, all Canadians sometimes feel pulled in different directions by their competing obligations.

In fact, much of the stress that accumulates in our lives comes from the expectations we put upon ourselves. It's time to prioritize balance in our daily activities. What that balance looks like will be different for each person, but the outcome is the same – a sense of control and well-being in all aspects of our lives.

At the moment, achieving balance is a challenge for many Canadians; our health survey also found that most of us (85 per cent) think that workplaces are very stressful environments. The good news is that there are solutions, and we'd like to share a few of them here with you.

At Desjardins Financial Security, we believe that promoting a healthy workplace not only helps to prevent future illness, it helps our bottom line. Research shows that a happy, healthy and balanced employee works more effectively and creatively. Ultimately, our clients recognize the difference.

We're very pleased to bring you this special health and wellness publication as part of our ongoing commitment to help foster healthy workplaces. For some, this endeavour is still considered a soft skill. In fact, most leading organizations now recognize wellness as an essential part to maintaining their competitive edge.

This booklet shares insights from health experts on the best practices to creating a healthy workplace. You'll find tips and suggestions on how to find your competitive edge, new innovations on how to attract and retain staff, improve productivity, reduce absenteeism and achieve your corporate goals. □

Richard Fortier

President and Chief Operating Officer of Desjardins Financial Security



A bottom-line value for companies and employees

Workplace

Are you in balance?

Try Desjardin's Work-life balance evaluator online at dsf-dfs.com.

(Click on 'Individual,' 'Resources' and 'Health is Cool' for the work-life balance evaluator and wellness toolkit.

According to the 2008 Desjardins Financial Security Health Survey, fully 89 per cent of Canadians think the incidence of stress-related mental health issues is increasing. They're right.

Psychologist Steven Stein, author of *Make Your Workplace Great: The 7 Keys to an Emotionally Intelligent Organization*, and founder and CEO of Multi-Health Systems Inc., says, "We find that the stress level on people in organizations is increasing."

According to studies carried out by Multi-Health Systems, Dr. Stein says, "We're found that 50 per cent of working people in Canada report that stress is interfering with their work. We're seeing the blurring in the lines between work and life. With the use of BlackBerrys, iPhones and other modern technologies, people are taking work with them, throughout the day, throughout the evening and into the weekends."

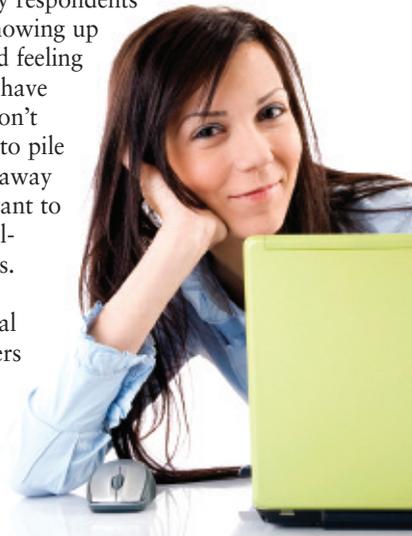
What that means, he says, is that stress is a productivity issue as well as a health issue.

Yet, the costs of stress are far greater than the economic value of lost productivity, says Taylor Alexander, CEO of the Canadian Mental Health Association. "A healthy work-life balance is critical not

only to the individual worker's ability to be productive, their own sense of well-being, but also to the bottom line for employers," he says. "Research shows that depression and mental health problems cost the Canadian economy \$51 billion each year. Disability claims for mental health are the fastest growing area of claims in the workforce today."

According to the 2008 Desjardins Financial Security Health Survey, people are experiencing low-level burnout – 'presenteeism.' "They're working, but are not as productive as they could be," says Michele Nowski, director of disability claims and disability management, Desjardin Financial Security. "Eighty-three per cent of survey respondents told us they're showing up for work sick and feeling exhausted. They have deadlines; they don't want their work to pile up while they're away and they don't want to overload their colleagues," says Ms. Nowski.

The critical goal for both employers and employees,



wellness

then, is to achieve a healthy degree of work-life balance. Ms. Nowski sees the roles that both employers and employees have to making sure this happens. “The first thing employers need to do is look at their technology and their processes to ensure they are streamlined and efficient. Are they providing their employees with all the tools and training they need in order to do their jobs? Are they empowering employees to have the flexibility and make the decisions they need to do their jobs? After that, the rest is up to the employee.”

For employees, an essential antidote is committing time out of the day to care for yourself, says Dr. Alexander. “There are a variety of things people can do to maintain that balance, such as exercising, eating well, taking up a hobby, spending time with friends – activities that replenish us and help us recover from the demands of the work-a-day world and the pressures we’re experiencing in our everyday lives.”

An important part of the solution to the untenable level of stress

Canadian workers are experiencing, says Dr. Stein, is an agreement between employee and employer about the boundaries of work. “We’re at the point now where people

have to really designate family time. They have to designate dinner time.”

“What I often recommend is that people also have BlackBerry time; once every two or three or four or five hours, you check your BlackBerry. Even in the office, people need more uninterrupted time in order to be effective in their work.”

Managers at the best workplaces go to great lengths to ensure that employees’ work environments are safe and healthy, both physically and psychologically,” says Jen Wetherow, CEO of Best Place to Work Institute. “Often, this includes providing support for employees to balance the demands of work and home life.”

Far from being just a feel-good endeavour, research has proven that investing in employee well-being contributes significantly to the bottom line. “By treating people right, companies often experience lower rates of turnover and higher levels of trust among managers and employees,” says Ms. Wetherow. “At caring companies, managers show a sincere interest in people, asking questions about their lives outside work not because they have to, but because they care. Employees at caring companies bring all of their gifts to the workplace, focus more on their work responsibilities and are more willing to go the extra mile.” □

Policy action

Progressive thinking a hallmark of best workplaces

Adapted from the 2008 Great Place to Work Institute survey findings

According to Great Place to Work Institute CEO Jen Wetherow, organizations that support employee wellness are the companies that will lead in future. “The best practices illustrated by these organizations enhance employee engagement and productivity while making these organizations a great place to work,” she says.

The following examples illustrate progressive policies of companies recognized among Canada’s best workplaces.

Ernst & Young LLP has a history in Canada dating back to 1864 and is one of Canada’s leading professional services firms. Management at Ernst & Young demonstrates caring for employees’ personal lives by making work-life balance a reality. For example, employees are given three unrestricted personal days per year, and three four-day long weekends per year (an additional day off during each of three long weekends in the summer). Employees who work late are provided with free after-hours food delivery. All employees can use the firm’s free concierge service, which includes such things as travel planning, shopping assistance and dry-cleaning pick-up (plus errand running for \$10/hour). In addition to flex-

ible work arrangements, the firm also offers a back-up child- and elder-care program that gives employees up to 100 hours of subsidized in-home or centre-based care per year when regular arrangements break down.

Precision Biologic Inc. designs and makes medical products typically used in hospital laboratories to diagnose blood coagulation disorders. In January 2007, this Halifax-based company conducted a grassroots review of its corporate values to understand which ones were the most important to sustain as the company grows. Using an organizational development process known as appreciative inquiry, each employee interviewed two

co-workers who they had little regular contact with to discover what they appreciated most about working at the company. Results were summarized using a consensus-based process, and formalized as the company’s core values.

Thomson Carswell, which began by importing and selling legal books in 1864, now provides integrated knowledge and business solutions for the legal, finance and HR markets. To inspire a sense of “family,” Thomson Carswell has developed a compassionate care leave policy that provides 95 per cent salary top-up for employees who need to take up to eight weeks’ personal leave to care for a seriously ill family member. □

Expert view

Make your workplace great

By Dr. Steven Stein

For all of us, our overall quality of life depends largely on finding a healthy balance between our jobs and other aspects of life.

The “struggle to juggle” is taking a toll on companies, families and workers. This toll is showing up as increased job stress, declining physical and mental health, increased absenteeism, declining job satisfaction, weakening employee commitment, lower workplace morale and reduced satisfaction with family life.

What have our surveys told us about work-life balance? For more than a third of our respondents (34 per cent), workloads are making it harder to get their jobs done. So by giving people more work than they can handle, we find that they seem to get less work accomplished.

More than one-quarter (27 per cent) of our survey group report having problems balancing their work and personal lives. This is a considerable percentage of the workforce.



Management strategies help achieve work-life balance

- Review workloads to ensure that people are not taking on more than is reasonable. If people are being given more work than is realistic for the time allotted, then nobody wins.
- Set predictable workloads. Try to prepare for unexpected shifts in workload, schedules and responsibilities for at least the next three months.
- Explore the possibility of flextime with staff who may be eligible.
- Ask what steps the organization has taken to show it recognizes family and personal obligations of employees. Explore or communicate these programs or actions.
- Many organizations have work-life balance programs that assist employees in taking care of personal issues that often detract from their efficiency and productivity at work. Generally, these programs improve employee satisfaction and loyalty. Explore programs that focus on improving employees' physical and mental wellness. Programs may include weight training or cardiovascular activities, stretching and relaxation sessions (e.g., yoga, visualization), and artistic focused courses (e.g., photography classes, dance classes). These programs can be implemented in-house or with outside resources such as exercise clubs or art studios. □



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IF I DON'T TAKE THE TIME
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- Helps plan members prepare for contingencies
- Provides the tools to maintain physical and psychological health
- Promotes employee health and wellness initiatives



Health is Cool!: A celebrated program

The **Health is Cool! Program**, which promotes health and wellness, received special recognition at the 2008 Insurance and Financial Communicators Association Awards for excellence in communication programming. The Insurance and Financial Communicators Association is an organization with over 700 communication professional members from 225 North American financial institutions.



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* Source: 2008 Desjardins Financial Security Health Is Cool! National Survey.

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Money working for people

Life, health, retirement

Partnerships @ work

Managing the fine art of balance

Recognizing that health and therefore productivity are both achieved through work-life balance, progressive-minded employers and their employees are partnering to attain this otherwise elusive goal.

“Organizations need to ensure their managers are properly trained and are in a position to do the job,” says Michele Nowski, director of disability claims and disability management, Desjardins Financial

Security. “To develop a successful team and ensure that the mental health of employees is being looked after, a healthy environment needs to be nurtured, and that requires time and people management skills.”

It is important that managers be able to recognize the signs of an impending burnout or a serious employee issue among various personality types. “I’ve had staff that I can see are struggling, and I’ve asked them to go home and take a couple of days of to be with

their family. I don’t want them to think about work at all, but to refresh themselves. Research is telling us that employees are not necessarily taking that responsibility on themselves. They’re not talking to their managers, and there is a certain accountability on the part of managers to ensure they’re aware of what’s going on with their staff,” says Ms. Nowski.

If managed well, technology can assist workers in achieving a greater degree of balance in their lives, but it’s important to nurture face-to-face social connections. “With the advent of e-mail and the BlackBerry, technology is keeping us connected, but in a way that is not allowing us to interact with each other. That’s also contributing to increased stress and anxiety in the workplace.”

Although employers have an important role to play, achieving work-life balance is ultimately personal, she says. “I think you have to step back and take a look at where you want to be in your life. If you’re not at 100 per cent, you’re not going to make the decisions that you should be making. You’re not going to be able to manage those complex tasks. No one is going to achieve 100 per cent 365 days a year, but we do need to really understand those things that are hurting our ability to be productive in the workplace.” □

Best practices

Physical environments foster sound minds and productivity

Leaders at the best companies demonstrate caring by providing a safe and healthy working environment, and by showing an interest in people's personal lives, says Jen Wetherow, CEO of Great Place to Work Institute. "Often, this includes providing support for employees to balance the demands of work and home life. Employees at caring companies bring all of their gifts to the workplace, focus more on their work responsibilities and are more willing to go the extra mile.

Here are few examples of healthy workplaces fostered by innovative employers.

Environics Communications Inc. offers marketing communications and public relations services for public, private and governmental organizations. In 2007, Environics launched a comprehensive program to reduce the company's impact on the environment. Despite the added expense, Environics undertook this initiative, saying it was "the right thing to do." Among other initiatives, Environics has sought out environmentally responsible caterers, and provided its staff with refillable water bottles to reduce plastics in the office. Plus, employees are eligible to receive \$250 towards the purchase of a bicycle. Environics also achieved its goal of becoming carbon

neutral earlier this year.

SC Johnson, founded in 1886, is a family-owned and managed company recognized among the world's leading manufacturers of household cleaning, home storage, air care, personal care and pest control products. SC Johnson management demonstrates caring by building a work environment that promotes employee health. In 2006, SCJ was a recipient of the "Eat Smart" award from the Government of Canada's Health Unit, which recognizes workplaces for healthy food choices.

Karo Design provides communications design, web design, environmental/interi-

or design and product design to a variety of very high-profile clients. Karo Design management demonstrates caring by building a work environment that supports environmentally responsible transportation and employee fitness. The company makes a fuel-efficient smart car available for employees to use during workdays for client meetings or personal business. The company also provides incentives that encourage employees to use transit or ride their bikes to work. There are also two mountain bikes available for use during work hours or for after-hours recreation. Showers are provided for commuters and those who exercise during the workday. □

Managing technology

Keeping the BlackBerry under control

As technology blurs the division between work and home, it's essential that employers encourage sustainable practices.

"There are all sorts of policies you can put into place," says Stan Murray, director, Healthy Workplaces at the National Quality Institute. "But culture comes from the leadership down."

A number of organizations have implemented a 'seven to seven' policy, he says, mandating that no e-mails be sent

between the hours of seven p.m. and seven a.m. "That can work well, but there may be times when you have a brainstorm in the middle of the night and want to share it.

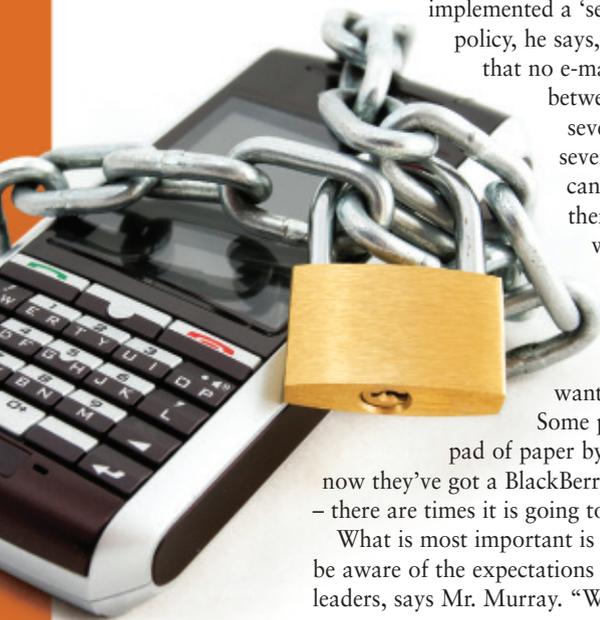
Some people keep a pad of paper by their bed, and now they've got a BlackBerry. That's okay – there are times it is going to happen."

What is most important is that employees be aware of the expectations of company leaders, says Mr. Murray. "What's been

communicated, formally or informally, about your use of technologies such as BlackBerry devices, mobile phones and laptops? If you're at your son's Little League game and you get a call from the office, are you supposed to answer it? Personally, I'd say no, but some organizations would say, 'yes, the only reason we're calling on your cell phone is because it's important.' Each organization has to determine and communicate its own rules."

The concept of work-life balance really describes a quest for harmony between life and work, says Mr. Murray. "There are many people out there who love to work. It is their life, and if they spend 14 or 15 hours a day working, their life and their work are in harmony. But then there are parents – one of the top pediatric oncologists in Canada is currently on parental leave, because he knows it's important for his family for him to be around those first six months.

"You've got to understand where you are personally – and the organization has to be in agreement that you can keep life and work in harmony. Technology may help you and your productivity, but if it starts to impinge, then you've got to be willing to exert some personal power and say, 'I won't answer that during family or personal time.'" □



High five

The power of peer recognition

To build a great organization begin with the right people, says Steven Stein, author of *Make Your Workplace Great: The 7 Keys to an Emotionally Intelligent Organization*.

“We often pick people for the wrong reasons. The first component of a great organization is picking the right people and then – just as Jim Collins says in *Good to Great* – putting them in the right place.”

The next step is to build a positive social environment, he says. “If you have a good social environment where you allow people to socialize and where people like each other, you’re going to get much more productivity. We used to think the opposite: don’t let them spend too much time at coffee or talking to each other. But in our organization, we encourage it. We provide bagel breakfasts every Friday morning to give everybody an opportunity to get together, for ‘Joe in Accounting to meet Jill in Sales.’

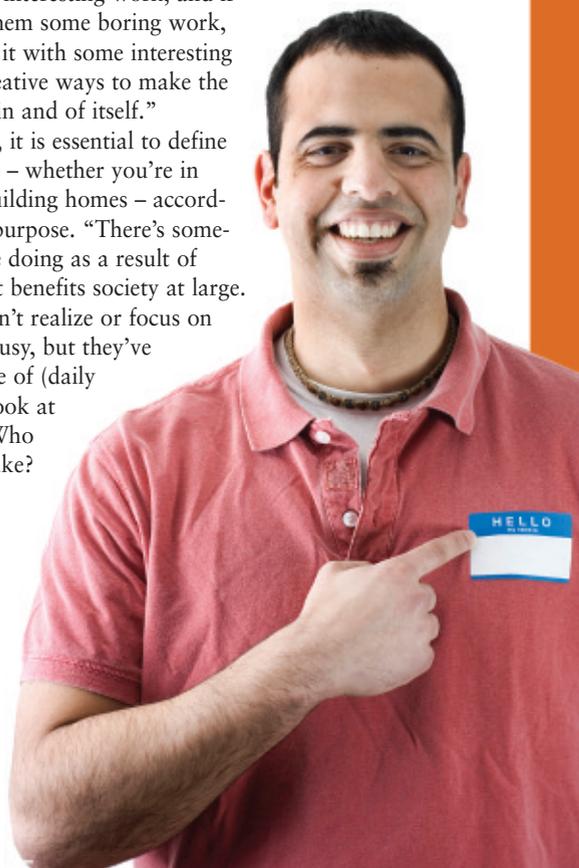
“You want to make those relationships happen, especially in large organizations, so employees have a friend somewhere else to call on when they need something. You want that synergy.”

Dr. Stein adds Gallup studies found that individuals who have a best friend at work are seven times more productive than some-

body who has no friends at work. “It’s really important that we pay attention to the social side of work.”

The third element of the successful organization equation, he says, is the work itself. “We don’t overload people with work. We try to give people interesting work, and if we have to give them some boring work, we try to balance it with some interesting work. We find creative ways to make the work motivating in and of itself.”

Finally, he says, it is essential to define your organization – whether you’re in oil, banking or building homes – according to a sense of purpose. “There’s something that you are doing as a result of your business that benefits society at large. A lot of CEOs don’t realize or focus on that. They’re so busy, but they’ve got to step outside of (daily operations) and look at the big picture. ‘Who uses what you make? How does that help them and how does that help the world?’ You have to communicate that to your employees.” □



Get social

Stress relief is essential, says mental health expert



Taylor Alexander,
CEO,
Canadian Mental
Health Association

When stress is inevitable, learning to de-stress – through exercise, connections with other people and fun – can be literally lifesaving.

“There is good stress and negative stress – stress that people experience as being harmful to their health,” says Taylor Alexander, CEO of the Canadian Mental Health Association. “The kinds of positive stress that people experience are the challenges of a new task, taking on new work, taking on a new role in life or beginning a new job, for example. It can be a positive stress because people are challenged to do new things, to learn new skills and to develop new capacities that they may not have had before.”

Negative stress is a health issue, says Dr. Alexander. “People feel that they are beginning to get anxious, depressed and overwhelmed – they may feel unable to cope with the demands placed upon them. And when that feeling of being unable to cope increases, then people’s stress is a good marker for beginning to experience mental health difficulties.”

“If an individual finds there are warning signs or if they’re getting feedback from their families, for example, that they’re particularly stressed and preoccupied by work, then we would suggest they get some help for that, rather than letting it get worse.”

An effective strategy for managing stress, he says, is to begin with some soul-searching and consideration of the boundaries between work and home, and how work is affecting an individual’s mood or behaviour. “If they find there are warning signs or if they’re getting feedback from their families, for example, that they’re particularly stressed and preoccupied by work, then we would suggest they get some help for that, rather than letting it get worse.”

Establishing healthy boundaries between work and home life makes room for some of the most effective de-stressers: an active social life and rewarding relationships. “Sports, hobbies or just spending time with your family are very helpful.

“We know that between 1985 and 2005, the time that people spend with their families each year has been reduced by the equivalent of five weeks. That’s five weeks less people are spending together with their families, because of work-related pressures. That is a pretty good litmus test of the kinds of stresses that people are under.” □



Making Connections

At CMHA, our vision is mentally healthy people in a healthy society. We know that reaching out is the first step toward well-being. Making connections with families, groups, decision-makers and **with you**, CMHA is a powerful force for mental health in Canada.

Connect with the Canadian Mental Health Association at www.cmha.ca for information on mental health issues and services.



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