

MOVING TOWARDS AN INCLUSIVE FUTURE

A look at what's next for employee benefits



INCLUSIVE BENEFITS BY THE NUMBERS

- 13% of plan sponsors said the most important thing that would improve their benefits plan was targeted benefits to support DEI and accessibility, according to the 2023 Benefits Canada Healthcare Survey

- 47% of employed pet owners said working in a "very" pet-friendly workplace is a high priority when choosing where to work, according to an April survey by Vetster

- 69% of Canadian Indigenous employees reported being satisfied with their benefit plans, compared to 80% of those who aren't part of an equity-deserving group, according to a 2022 report by Sun Life



When looking at the future of inclusive benefits, it's important for employers to take a holistic approach and ensure their benefits plans offer something for everyone, says Christine Tatham, chief people officer at Redbrick.

"Whether you're a recent university graduate, a parent, single or married, we try to support people wherever they're at. For us it's about providing benefits that people can tailor to their own specific needs. I think that's really where inclusive benefits are going, so companies should have packages that [appeal to] every different type of person and what they might need."

The Victoria-based technology company's approach to inclusive benefits began in 2022 with a unique leave policy that allows employees to take personal significance days in lieu of statutory holidays throughout the year. "We're really allowing employees to have that special time with their

family. For example, for people who don't celebrate Easter, having that time off really wasn't of any personal benefit to them so they were able to change that date."

Earlier this year, Tatham's team realized that one of the company's monthly catered lunches was scheduled during Ramadan, when a lot of employees were fasting. In the spirit of inclusion, they moved the lunch to Eid so everyone could share in the celebration and enjoy a feast together.

Another way the company is promoting inclusivity is by creating a cookbook. "I know it sounds crazy because we're a [technology] company, but we're all foodies here and we love to eat together and share recipes. This cookbook is going to be a collaboration where anybody across the business can share a recipe and a story, whether it's your grandmother's cookies or [a new recipe from a recent trip]. It's a cool way to feel connected to others and I think when people feel connected to each other it really helps with inclusivity."

Redbrick's employee well-being programs also appeal to a broad base of its workforce. It provides one-on-one coaching with a financial advisor, which Tatham says has received positive feedback, particularly from recent graduates who have joined the company. And to support employees' physical health, the company offers gym membership reimbursements as well as an expanded nutrition program that involves coaching from a nutritionist and building a meal plan that's easy to follow.

Driving innovation

While traditional benefits continue to be important, innovative offerings such as leave programs that acknowledge the different needs of individual workers, including pet bereavement and paid wellness days, are gaining traction.

An April 2024 survey by Express Employment Professionals found 59 per cent of Canadian employers have modified their benefits plans specifically to retain current employees or attract candidates. These changes include offering cost-of-living raises (25 per cent), increased paid time off (17 per cent), customizable benefits packages (14 per cent) and additional health-care incentives, such as gym memberships and mental-health resources (14 per cent).

Cisco Systems Inc. and hiring platform HireVue Inc. are among the companies already offering paid leave for new grandparents, known as 'grandternity' leave. While this benefit is still relatively rare, it may increase in popularity as Canadians continue to work later in life.

As many employees and employers recognize pets as a part of the family, employers like Talk Shop Media have added 'pawrental' leave to their benefits offerings to support the idea that families come in different shapes and sizes.

In May 2023, the Best Pet Workplaces conference took place in the U.S., focusing on the topic of pet benefits, including pawrental leave, bereavement days, discounted pet insurance and bringing animal companions to work. Companies such as Google, Imax Corp., Starbucks Corp., United Airlines, Walmart Inc. and Zoom Video Communications Inc. were among those that discussed the opportunity to include more workplace support for pets.

Indeed, many employers are recognizing the evolving needs of their employees and trying to adapt accordingly, says David Krieger, regional vice-president of benefits consulting at BFL Canada.

"New types of leave programs like grandternity leave are being discussed because of different family dynamics and responsibilities, as well as pet benefits and expanded mental-health supports. [We're also] getting some questions around education and career development. These areas all face challenges regarding affordability and what solutions exist."

Fostering diverse support

Another way in which employers can make their benefits plans more inclusive is by offering diverse practitioners and support services, says Farzeen Mawji, national practice leader in inclusion and diversity at Arthur J. Gallagher & Co.

"With diverse providers, we're trying to offer people enough practitioners that actually look like them and [who] might share experiences with them. Personally, I can relate to this as a gay man. When I think about going to a new doctor, for example, there's so much apprehension in that because you're thinking, 'How are they going to react to me disclosing my sexuality? Will they accept it?' And that tends to create barriers to access."

If employees don't have someone they can trust when it comes to getting medical coverage, they tend to not seek out those services, he adds, noting the availability of diverse practitioners and support services can help remove some of these barriers.

Similarly, for employers offering gender affirmation coverage, it's important to go above and beyond the coverage provided by provincial and territorial health-care plans. "[The coverage provided by public plans] is really just about the medical elements of the transition surgery — it's not necessarily about gender affirmation, which is really essential to complete that journey for folks. That could include vocal coaching, hair removal, all sorts of aspects that really affirm somebody's gender."

Indeed, Sun Life Financial Inc. is ensuring its solutions are focused on the individual needs of people by offering more diverse providers, says Marie-Chantal Côté, the insurer's senior vice-president of group benefits. "One way we're doing this is with our provider search, as we can now show if the provider is part of an underrepresented group. For example, a member of the Black community might be more comfortable seeking support from a provider who has the same cultural background and can understand the context."

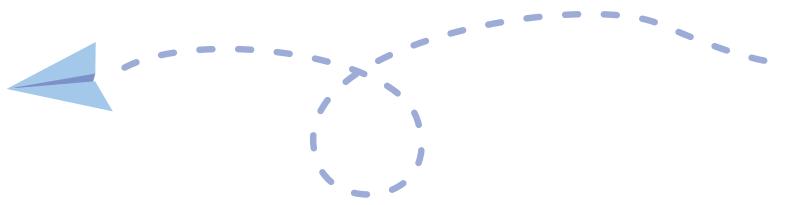
Employees are more frequently requesting that traditional medicines and healing methods are included in their benefits plans, notes Mawji. "We're starting to see more homeopathic remedies, traditional Chinese medicines and traditional Indigenous medicines and practices coming

HOW INCLUSIVE BENEFITS IMPACT ATTRACTION, RETENTION

A 2023 survey by Medavie Blue Cross found **60%** of Canadian employees would consider leaving their jobs for a role that offers more inclusive benefits.

Two-fifths (40%) said they'd consider leaving their job for benefits that are more inclusive of their colleagues' diverse needs, a percentage that rises to **60%** among respondents aged 30 and younger.

While a majority (**80%**) of respondents said their employer is committed to creating an inclusive environment, only **30%** noted their employer has a DEI strategy.



through. When we're seeking this input from diverse [benefits plan] members, we can hear the unique and evolving ways in which they want to be supported."

Indigenous health is top of mind for Sun Life, says Côté, noting as of 2023, Indigenous healing sessions are covered through personal spending accounts in benefits plans that are administered by the insurer.

A 2022 survey by Sun Life asked Canadian employees about their satisfaction with their employer-sponsored benefits plan. Roughly 80 per cent of respondents who aren't part of an equity-deserving group reported being satisfied with their benefits plan, while Indigenous Canadians reported the lowest level of satisfaction (69 per cent).

Women's health is another important consideration for employers that are focusing on inclusivity in their benefits plan, she says, noting the insurer covers virtual consultations for initiating menopause hormone therapy.

A 2023 report by Sun Life found one in 10 women will leave the workforce due to their menopause symptoms, while a separate Sun Life report from last year found 40 per cent of long-term disability claims by women — made through benefits plans administered by the insurer — were related to mental health.

"It's something we've put a lot of focus on over the last year because we, like many organizations, recognized there's a gender health gap in our society. For example, we're focused on how women experience side effects of medication — only [in the 1990s] did women really start participating in clinical trials. Different health journeys for women like menopause and fertility issues haven't really been front and centre."

Benefits evolution

Amid an influx of innovative benefits trends, it's important for employers to evolve and push the envelope in terms of what they offer their employees.

It's essential that employers do their best to understand their employees —

who they are, what they're interested in and what their needs are — and try to marry those desires with company objectives, says Krieger, adding while trendy new benefits trends are nice to have, it's ultimately about what's right for each workplace.

"Employers are already working on more mental-health support through their plans, but some well-being initiatives may not be having the impact they'd like. I think employers are being very careful when making investments right now. It's important they have clear objectives, a strategy for managing the budget and deliver plans that are consistent with their philosophies and culture. There will probably be some experimentation as to how these new benefits actually get delivered."

If employers remain stagnant and continue to provide the same benefits they've offered in the past, they're not going to keep up with their people, says Tatham.

"[Looking at the coronavirus pandemic], many employers offered the option to work from home and provided desk equipment. Now a lot of people are transitioning back into the office, so we've offered benefits to help them transition back, like a cycle-to-work benefit, covering parking and we supply meal vouchers and all those things to ease coming back in. The world is constantly evolving and changing so our benefits and the way we support people should stay up to date as well."

Workplaces are now inviting employees to express themselves fully, notes Mawji, and, because of that, people feel more comfortable sharing. As more job candidates are asking questions around benefits offerings and the total rewards package during the interview process, these offerings are turning from something that people are willing to sacrifice into a must have.

Employers also need to think about inclusive communication, both internally and externally, he adds. "[Think] about the language you're using, how you're communicating and the imagery as well. Make sure diverse people of all abilities are represented in the imagery and explore different mediums . . . and check in to

make sure that what you're trying to communicate is resonating [with] these people."

By continuing to offer innovative and inclusive benefits, employers will enhance their talent attraction and retention strategies, notes Côté. "Most of our clients or partners have a strong focus on [diversity, equity and inclusion] and [environmental, social and governance] and they want to have a positive impact on their employee population and communities. Also, if we look at the research, organizations that focus on DEI outperform those that don't, both financially and in terms of innovation. It's the right thing to do for employees and it provides better results for the organization."

Sadie Janes is an associate editor at Benefits Canada and the Canadian Investment Review: sadie.janes@contexgroup.ca



KEY TAKEAWAYS

- The future of inclusive benefits involves a holistic approach that meets the needs of each employee.
- Diverse service providers are becoming more common and can help remove barriers to access for employees who are from equity-deserving groups.
- Among employees, there's a push for expanded coverage of traditional Chinese medicine, Indigenous healing practices and a focus on women's health issues.