



the benefit brief

the employee solutions newsletter for the clients and friends of Dupuis Langen

Volume 3
Winter 2006

sanofi-aventis Healthcare Survey

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Thank you for your referrals

Business is great and growing. If you know of anyone who would like to receive our newsletter or who would appreciate a second opinion on their group benefits plan, please let us know!

Words of Wisdom

"Kind words can be short and easy to speak, but their echoes are truly endless."

- Mother Teresa



Every year the *sanofi-aventis Healthcare Survey* interviews a random sampling of 1,500 group insurance plan members from across Canada asking them about their employer-sponsored group benefit plans as well as their impressions of the public healthcare system.

This information can be invaluable to an employer when consideration is being given to implementing a group benefits plan or enhancements to an existing one.

HOW GOOD IS OUR HEALTHCARE SYSTEM?

Although plan members continue to be generally positive about the quality of the public healthcare system, the number who consider it to be "excellent" or "very good" has decreased from 36% in 1999 to 26% in 2005. In this most recent survey, 47% of respondents felt that the provincial healthcare system in their province would worsen, while only 22% believed it would improve.

PLAN MEMBER RESPONSIBILITY

Benefit Plan members seem to be taking ownership for the use of their plans and recognizing there is a connection between their personal lifestyle choices and their health. Understanding of their benefit plans has increased over the years (72%, up from 61% in 1999), and is linked not just to satisfaction with their benefits plans and the public healthcare system, but also with level of job satisfaction, and a sense of obligation to help private and public plans to control costs. 73% feel they have an obligation to help their employer control costs, and 72% say they consider costs of a product or service before selecting the provider or product covered by their health benefit plan.

SOME SURVEY RESULTS

A key finding here is that a majority of plan members indicated their intentions to make improvements in their lifestyles and hence their overall health:

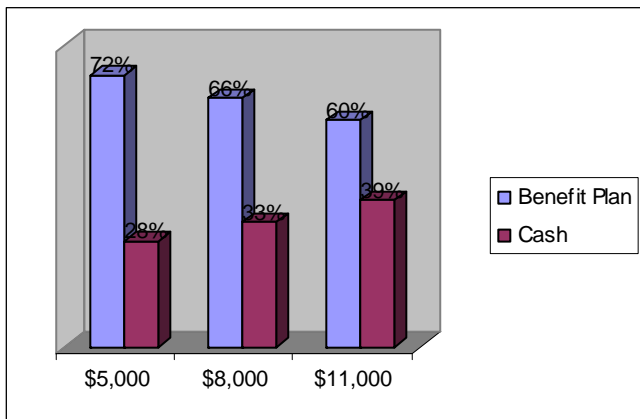
- Lose weight 94%
- Exercise more 93%
- Eat better 91%
- time for family 81%
- leisure time 77%
- relax more 70%

Survey results confirm that job satisfaction is higher among respondents working for an employer who provides wellness programs at work. These respondents are also more likely to say that their employee health benefit plan meets their needs "extremely well" or "very well".

WOULD YOU SELL YOUR BENEFIT PLAN?

A significant question in the survey asked whether respondents would give up their health plan coverage for cash - \$5,000, \$8,000 and \$11,000. The response may surprise some people. The majority of the plan members would not trade their benefits:

- \$5,000 cash 72% chose benefits
28% chose cash
- \$8,000 cash 66% chose benefits
33% chose cash
- \$11,000 cash 60% chose benefits
39% chose cash



This is significant, because most plan members are not likely to be receiving \$11,000 in benefit services in any given year, or several years for some plan members.

When asked why they chose the health benefit plan over cash, the result was split (in this question they were allowed to give more than 1 response, so the total is more than 100%). 52% voiced financial reasons such as the plan could be worth more than the amount offered. 51% indicated "safety/just in case.../peace of mind" as the reason.

The bottom line is that most plan members recognize that \$11,000 doesn't pay for much healthcare in case of a serious illness, and the employee benefit plan acts as a security blanket.

Have you ever thought about taking up a hobby? Hobbies and other leisure activities can be more than just fun or a way to pass the time – they can also provide physical and psychological health benefits.

Hobbies can be activities that stimulate and challenge your body or your mind. Activities you can do alone or with others.

EXERCISE FOR YOUR BODY

Any physical activity will have positive health benefits - better health, improved fitness, better posture and balance, better self-esteem, weight control, stronger muscles and bones, more energy, relaxation and reduced stress, continued independent living in later life... The list goes on and on!

Physical activity can range from doing household chores such as dusting and vacuuming to intense aerobic exercise and activities in between such as gardening and walking.

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