

Community Support



2020 Scholarship Information

We offer two \$500 academic scholarships every year available through our program.

Criteria for Applicants:

- Parent or Guardian must be an employee of a client of ENCOMPASS Benefits and HR Solutions Inc. as of April 1st of each year.
- Scholarships are available to students pursuing full-time post-secondary education, preferably in the Insurance, Finance or Human Resources field.
- You must be graduating from high school during the calendar year.
- You must be enrolled in a post-secondary program at an accredited college/university/bible college for the following academic year.
- You must have an acceptable GPA of 2.5 or higher in the final year of high school.
- You must complete the **Educational Award and Scholarship Program Application** and have it received by our offices by **April 15th** of each year, along with any corroborating documents.

Visit our website for more info and application:

<https://www.encompassbenefits.com/our-community/>

One of Our New Community Projects



FOOD FOR THOUGHT

ELIMINATING HUNGER ONE CHILD AT A TIME

A Program of Hope for the Nations

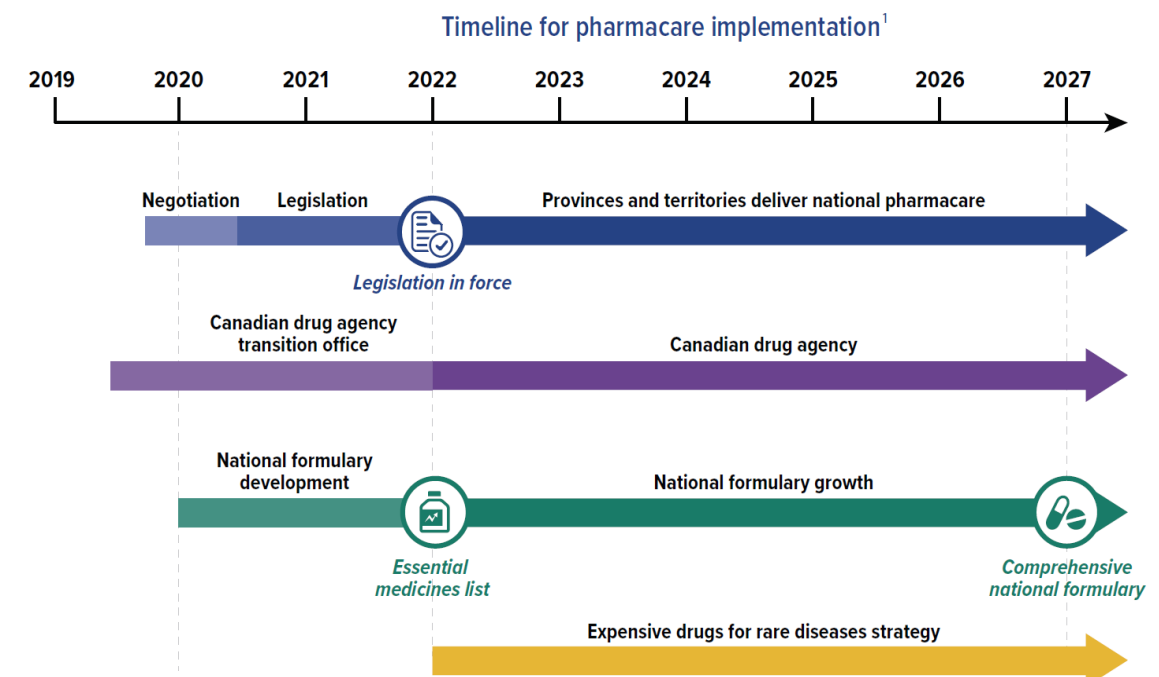
There are over 4,500 children in the central Okanagan that live in a food insecure home and are at risk of going to school hungry. Since 2009, Food for Thought aims to eliminate hunger in children, one child at a time in the Central Okanagan through our various programming.

THE

ENCOMPASS ADVISOR

Benefit Your Business. Protect Your People.

Sign up for the Kelowna
Breakfast Education
Session - moved to
October 6th



¹Government of Canada, *A Prescription For Canada: Achieving Pharmacare For All* (2019), 12.

In This Issue

Timeline for pharmacare implementation
Page 1

More meaningful connections
Page 2

Willis Towers Watson 2019
Benefits Trends Survey
Treatment Access
Page 3

Community Support
2020 Scholarship Information
Food for Thought
Page 4

Keeping you informed: National Pharmacare proposal – Pacific Blue Cross Universal Pharmacare is an idea that has been kicked around for decades in Canada. At this time, it is not known what support this report with receive from government or the citizens of Canada. However, the 2019 Sanofi Canada health-care survey, found many Canadian benefits plan sponsors (22 per cent) and plan members (42 per cent) are unaware about the possibility of a national Pharmacare program.

Plan members were most likely to say their level of knowledge was low (35 per cent) and 40 per cent of plan sponsors described their knowledge level as medium. However, 71 per cent of plan members said they'd like to understand more about national Pharmacare and its possible implication on workplace health benefits plans — increasing to 80 per cent among those in poor health and 80 per cent among those with drug plan maximums.

• Issue: Spring 2020 •

Follow Us:



More meaningful connections . . .

Wendy Poirier, managing director, Willis Towers Watson. Excerpt Telus Health Feb 2020

Employee experience is today's buzzword, which ties into the rise of social enterprise and the concept of sustainable human capital. "If we want our employees to have a sustained good experience in the workforce and be engaged and productive, we have to really understand where they are at in their lives and how we can help meet their needs. That includes their need for a sense of purpose. To do that, we have to look outside the box a bit."



In the past few years Poirier has noted that more employers have been applying the lens of employee experience to other aspects of total rewards, such as work-life balance and talent development. "Now they're turning their attention to benefits," she said.

Results from the **Willis Towers Watson 2019 Benefits Trends Survey** back this up. Plan sponsors' top five priorities for health benefit plans link directly to employee experience:

- Incorporating wellbeing into benefit strategy (82%);
- Aligning benefits with market norms and employee wants and needs (64%);
- Enhancing work policies (e.g., flexible work) (64%);
- Adding/enhancing flexibility and choice (56%); and
- Incorporating inclusion and diversity into plan designs (55%).

When then asked to choose from a list of specific actions that will be their focus for health benefit plans for the next three years, plan sponsors' top three responses were:

- Managing costs (93%);
- Addressing the specific wants and needs of the workforce (87%); and
- Building a culture of inclusion and wellbeing in the workplace (86%).

Cost management can be regarded as a perennial focus of action—as it is for most areas of a business, noted Poirier. What's most notable is the growing priority placed on workforce needs and a culture of wellbeing, which have overtaken priority actions of the past three years (i.e., benchmarking and aligning benefits with the business culture).

A key takeaway from these results is the possibility that addressing employees' needs and wellbeing can result in more successful cost management. "Employers may think it's more complicated than perhaps it is to get the triple-win in all of these areas," said Poirier. "Identifying what employees' value and focusing resources on those priority areas may help to manage costs by redirecting dollars to benefits that will get more traction, while improving employee's wellbeing and productivity, and increasing engagement."

Read the full article here: <https://plus.telushealth.co/blogs/health-benefits/en/path-becoming-clearer-for-defined-contribution-benefits/>

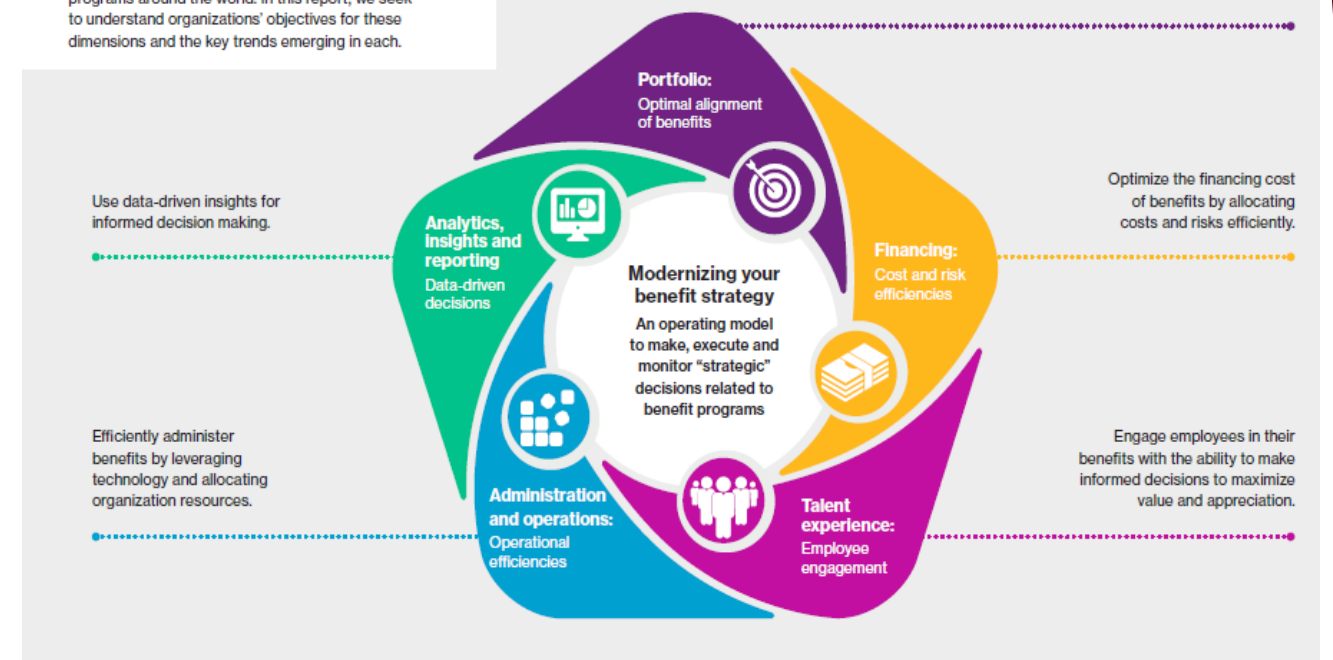
BLOG & NEWSLETTER

Keep current with news and articles on group benefits, pension, HR and industry trends.
Sign up for our e-Newsletter and check us out at:
www.encompassbenefits.com

Willis Towers Watson 2019 Benefits Trends Survey

Willis Towers Watson's 2019/2020 Benefit Trends Survey was designed to provide an overview of where employers are heading with their benefit programs. The survey is based around five dimensions of managing and optimizing benefit programs around the world. In this report, we seek to understand organizations' objectives for these dimensions and the key trends emerging in each.

Align the benefit portfolio with the organization's objectives, market norms, and employee needs and values.



Supporting Mental Health issues in the workplace

Today's employers are dealing with more and more issues that affect their employees and their job performance. Helping them through issues such as anxiety, depression and addiction are some of the issues that make Mental Health the No. 1 issue for both employers and employees.

The first step starts with understanding and overcoming the stigma that surrounds Mental Health. Ignoring the situation stops people from getting the help that they need. This leads to increased claims for STD and LTD resulting in increased expense to the employer and increased anxiety/depression to the employee.

In a recent Benefits Canada article describing innovations supporting employee mental health; Dr. Arash Zohoor, co-founder of Inkblot Therapy Inc., noted that "Thinking about benefits, the most realistic question is, ***What's the most cost-effective, high-quality option in terms of providing solutions to the employees?***"

A three prong solution involving, counselling or psychotherapy, medication and a combination of the two seems to be the most effective. CBT being the one prescribed the most often, teaching people to understand and deal with overwhelming negative feelings and educating them on how and why they react to situations in ways that are not appropriate to the situation. CBT gives them control over their reactions and creates positive reinforcement effectively giving them the tools to break the cycle.

Talk to your ENCOMPASS Consultant to get more information and a broader understanding of the options available to both employers and employees in their struggle to overcome Mental Health issues.

Losing your employee group health benefits? Looking for alternative coverage?

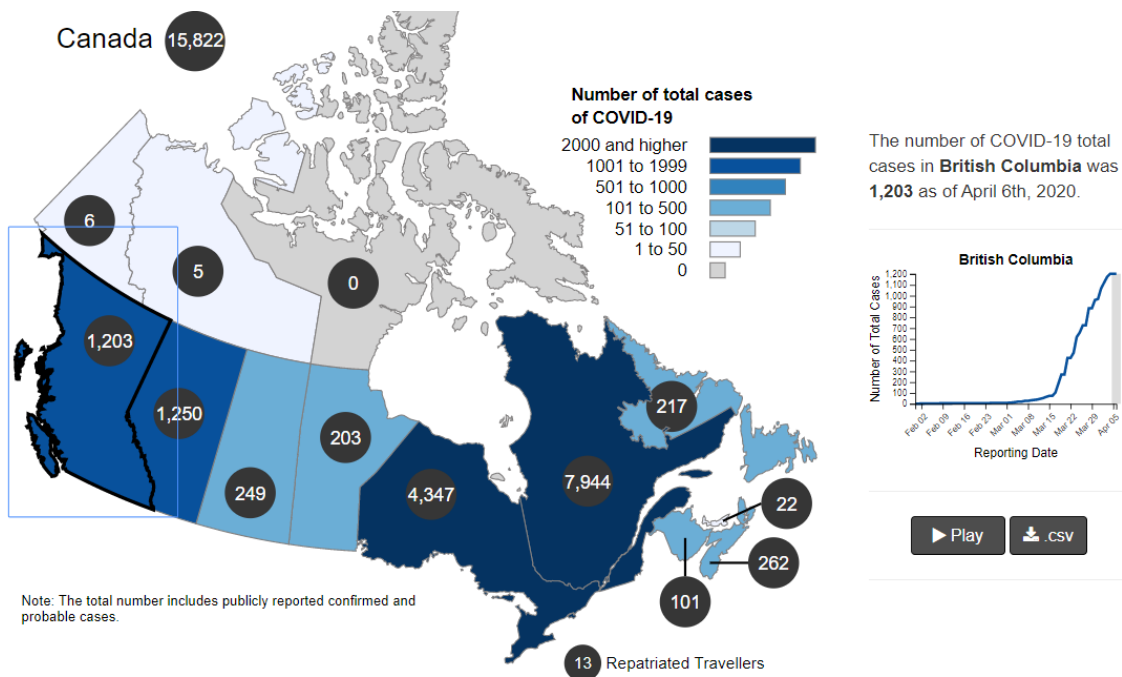
Your solution: Health Assist LINK plans from Green Shield Canada (GSC for short).

 **healthassist**®

We can help . . . call 250-763-6464
Or service@encompassbenefits.com

COVID19 UPDATE APRIL 2020

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html?topic=tilelink>



► Map - Total Number of COVID-19 Cases in Canada - Text Description

Risk to Canadians

COVID-19 is a serious health threat, and the situation is evolving daily. The risk will vary between and within communities, but given the increasing number of cases in Canada, the risk to Canadians is considered **high**.

This does not mean that all Canadians will get the disease. It means that there is already a significant impact on our health care system. If we do not flatten the epidemic curve now, the increase of COVID-19 cases could impact health care resources available to Canadians.

Check if you have been exposed

Have you been on a recent flight, cruise, train, or at a public gathering? Check the listed [exposure locations](#) to see if you may have been exposed to COVID-19.

Vulnerable populations

There is an increased risk of more severe outcomes for Canadians:

- aged 65 and over
- with compromised immune systems
- with underlying medical conditions

Travellers

There are also increased health risks for Canadian travellers abroad. Because of these risks, the Government of Canada advises you to **avoid all non-essential travel outside of Canada until further notice**. This includes **cruise ships**.

For Canadians who have recently travelled, the Government of Canada has put in place an Emergency Order under the *Quarantine Act* that applies to all travellers arriving in Canada. This is to slow the introduction and spread of COVID-19 in Canada.

If you have recently returned to Canada and **you have symptoms, you must ISOLATE**. This is mandatory. If required, immediate medical attention will be provided upon arrival in Canada.

COVID19 UPDATE APRIL 2020

Coronavirus disease (COVID-19) – Employment and Social Development Canada

This site has complete information on the programs and services available to both employers and employees.

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support.

The CERB provides \$500 a week for up to 16 weeks; we encourage you to visit the website for the most up-to-date CERB information requirements.

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

If you are eligible, visit the [EI sickness benefits](#) page to apply.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim
- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the [EI sickness benefits](#) waiting period
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay

NOTE: If you are eligible for a new EI claim starting 3/15/2020 or after, your regular and sickness benefits will be delivered via CERB.

Important: If you are directly affected by the COVID-19 because you are sick or quarantined and you have not yet applied for EI benefits, please submit your application **before contacting** us. This will allow us to better serve you and prevent delays in establishing your claim.

If you have already completed the [application for EI sickness benefits](#) whether you are sick or quarantined and would like to have the one-week waiting period waived, call the new toll-free phone number below. It is important to note that no other request will be actioned on this phone line. We will take action only for sick or quarantined clients affected by the COVID-19 for which the application for sickness benefits has been filed.

- Telephone: 1-833-381-2725 (toll-free)
- Teletypewriter (TTY): 1-800-529-3742

<https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html>

The new **Canada Emergency Wage Subsidy** (CEWS) provides a 75% wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020.

The CEWS prevents further job losses, encourages employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.

Public bodies are not eligible for this subsidy. Public bodies generally include municipalities and local governments, Crown corporations, wholly owned municipal corporations, public universities, colleges, schools and hospitals.