

# Addressing the Benefit Needs of Women in the Workplace



## **Andrea Belvedere**

AVP, Health Benefits  
and Solutions  
Sun Life  
Toronto, Ontario

## **Stephanie Lue-Kim, GBA**

Principal,  
Total Health Management  
Mercer  
Toronto, Canada

## **Sonia Singh**

Vice President,  
Sales—Canada  
Progyny  
Toronto, Ontario

The opinions expressed in this presentation are those of the speaker. The International Foundation disclaims responsibility for views expressed and statements made by the program speakers.

International Foundation  CANADA  
OF EMPLOYEE BENEFIT PLANS  
Education | Research | Leadership

# A Few Statistics...

- **More than a third** of Canadian working mothers would accept a salary reduction in exchange for a fully remote working arrangement
  - Among working moms who were seeking a new job last year, 82% said they're specifically interested in hybrid or fully remote positions
  - A quarter cited increased flexibility as their reason for pursuing a new role
- **Employees experiencing menopause** face challenges at work
  - Most feel unable to voice their concerns because they fear their employers will see them as less efficient or capable
- **Two-thirds** of working mothers in Canada are experiencing a difficult mental-health load caused by balancing work and family responsibilities
  - 46% of working mothers feel more likely to be overlooked for promotion opportunities
  - 39% feel less likely to be included in projects
  - 36% feel like a less worthy member of their workplace team

*Sources: Robert Half Canada; McLean & Co.; Capterra Inc.)*

## Poll Question #1

**With a lens on diversity, equity, inclusion and belonging, has your organization made changes to your benefits plan(s) recently?**

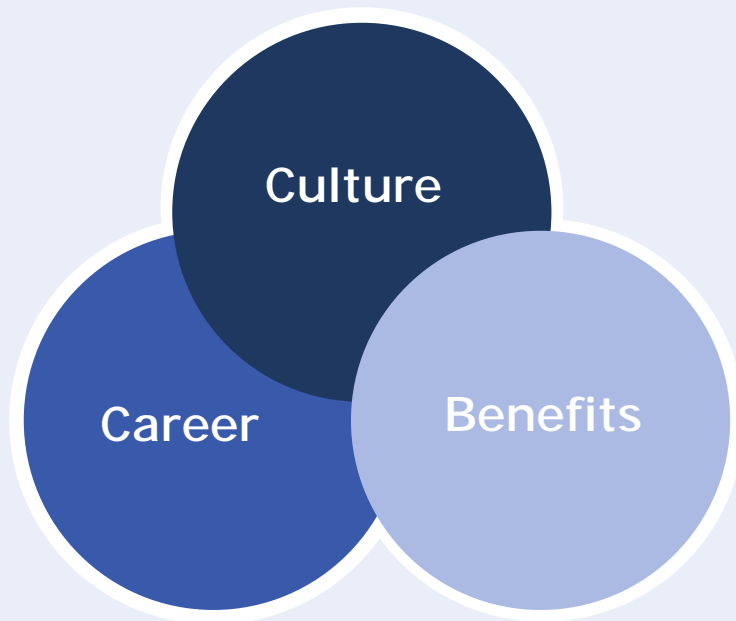
- A. Yes, in the past few years
- B. No, but we are planning to make changes in the next few years
- C. No, we are not planning to make any changes in the next few years

## Poll Question #2

If you answered that you have made changes or are planning to make changes to your benefits, what types of changes?

[word cloud]

# Bridging Care Gaps for Women and Families



The employee value proposition (EVP) is front and centre in the Great Re-engagement

Sources: 1 CNBC/SurveyMonkey Workforce Survey, <https://cnb.cx/3eKaVdr>

2. <https://www.newswire.ca/news-releases/71-of-women-say-inflation-is-impacting-their-mental-health-creating-additional-barriers-to-care-867049889.html>



80% of people want to work for a company that prioritizes DE&I <sup>1</sup>



Women from racialized and marginalized groups can struggle to connect with services that don't consider cultural and religious nuances <sup>2</sup>



Women are disproportionately affected by current economic conditions. 42% of women who needed care but didn't access it reported financial barriers <sup>2</sup>

# The Need for Specialized Care

Traditional health care coverage and delivery hasn't been designed for women, impacting workforce retention and unnecessary costs for employers and employees alike.

## What's often missing:

- Trusted navigation for common symptoms, health risks and available support
- Supply of trained providers who holistically connect the dots
- Comprehensive coverage eliminating gaps that drive inequity
- Midlife care beyond maternity
- Continuous guidance and emotional support in between visits
- A connected experience: The onus today is on members to identify their needs and find the right care

Care vacuums place an onus on today's workforce

1 in 5

Women of childbearing age have two or more chronic conditions <sup>1</sup>

59%

Of women missed work due to menopause symptoms, 18% for 8 weeks or more <sup>2</sup>

At a time when we have the right to feel seasoned, women are thrust into the role of newbie, or worse, medical detective, in charge of solving our own problems.

– Susan Dominus, *The New York Times*

# Multi-Generational Workforces Thrive With the Right Care, at the Right Time

Connecting care across life stages empowers smarter outcomes from the start

## Early Career

- Often experience being dismissed for women's health symptoms, and some are excluded from fertility and family building benefits
- **Opportunity:** Informed navigation for unique health needs and possible family-building aspirations

## Family Building

- Narrow definitions of infertility, lack of family-building support for all paths and incomplete coverage leaves people behind
- **Opportunity:** Access and coverage for quality, respectful care for diverse needs during transformative moments

## Maternal Health

- Focusing on the baby/child and neglecting personal needs until health risks are impactful; overcoming stigma and expectations
- **Opportunity:** Connecting the dots on health risks during pregnancy, postpartum and workforce re-entry

## Mid to Late Career

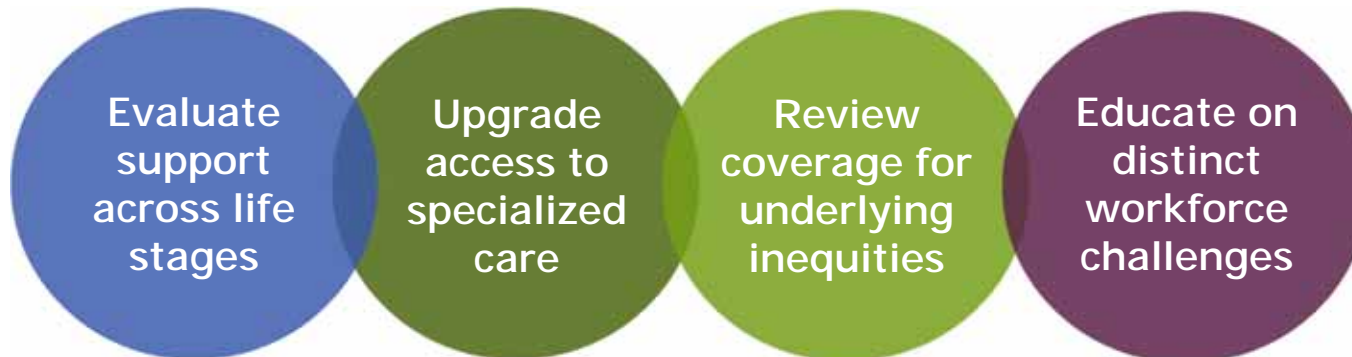
- Care vacuum with a lack of trained physicians in midlife and menopause; confusing symptoms impacting quality of life; being dismissed continues
- **Opportunity:** Bringing trained providers and symptom awareness to prepare women early

The diverse range of Canadian women deserves more than a one-size-fits-all approach

# Key Takeaways

Today's modern workforce has a new EVP that includes coverage and care made for them

## Considerations:





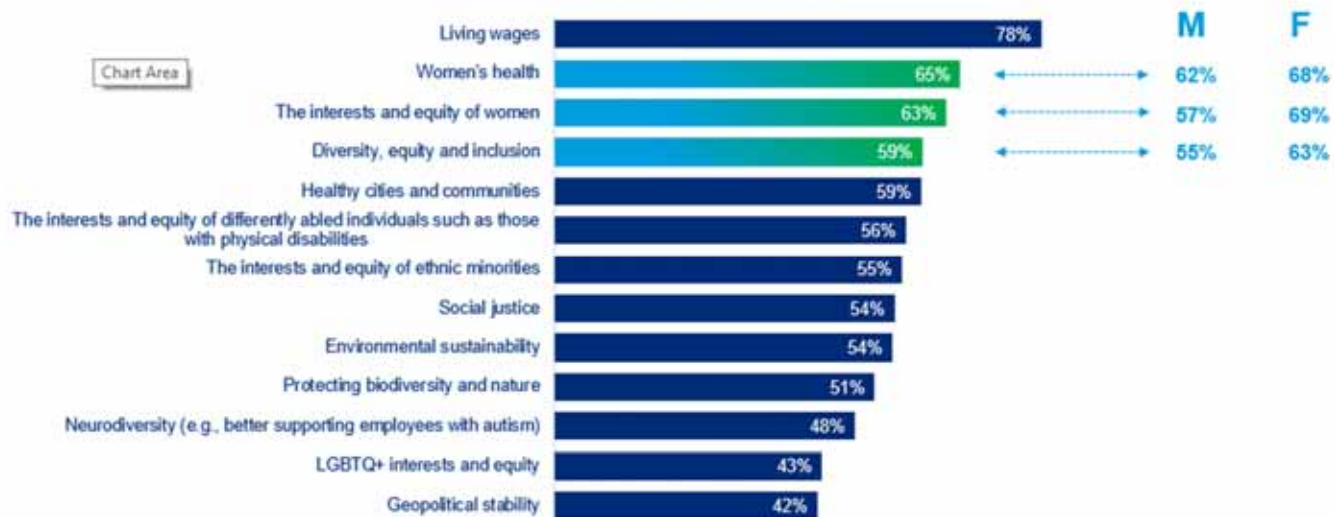
# Employee Continue to Look for Something Different From Their Employers



Source: Mercer, Inside Employees' Minds© Results, 2023-2024

# Organizations Have a Role to Play Employees Want Their Employers to Support Women . . . and It's Equally Important for Male Workers

For each of the following, please indicate how important is it to you that your employer strongly supports with internal/external statements, reporting and/or tangible actions.  
(extremely or very important)

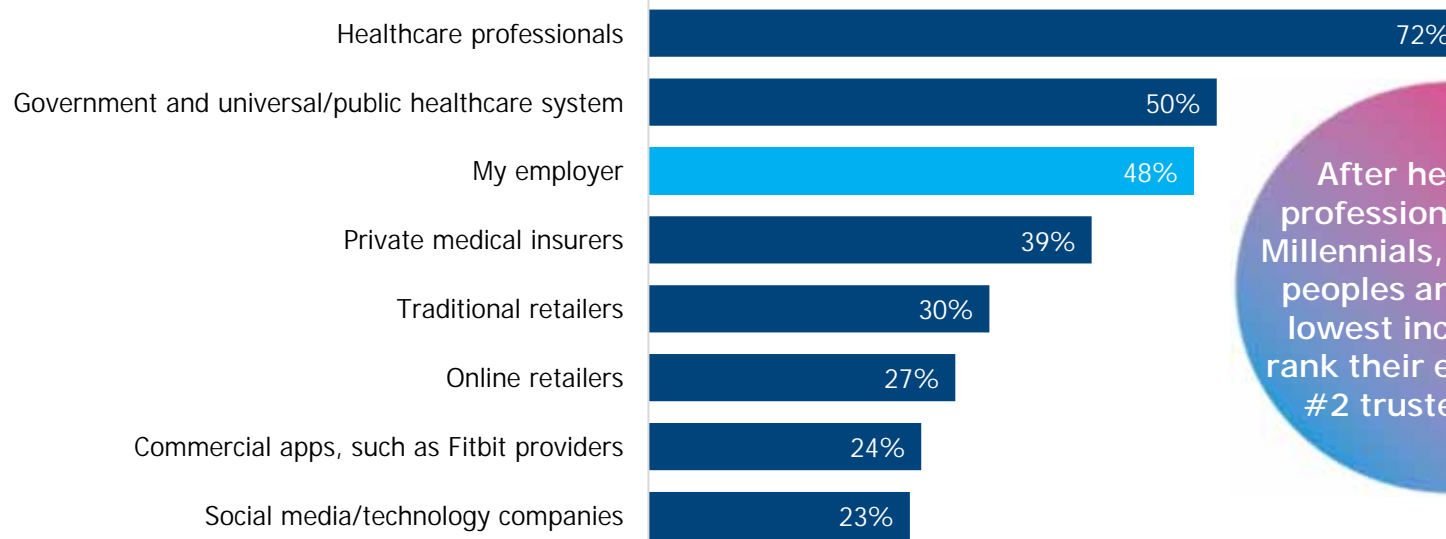


MMB 2023 Health on Demand research

Q12. For each of the following, please indicate how important is it to you that your employer strongly supports with internal/external statements, reporting and/or tangible actions.

# Half of Employees Trust Their Employers to Deliver High-Quality, Convenient, Affordable and Secure Personal Health Solutions

How much trust or distrust do you have in the following sources to deliver personal health solutions that are of high quality, convenient, affordable and secure?  
(a great deal or a fair amount of trust)

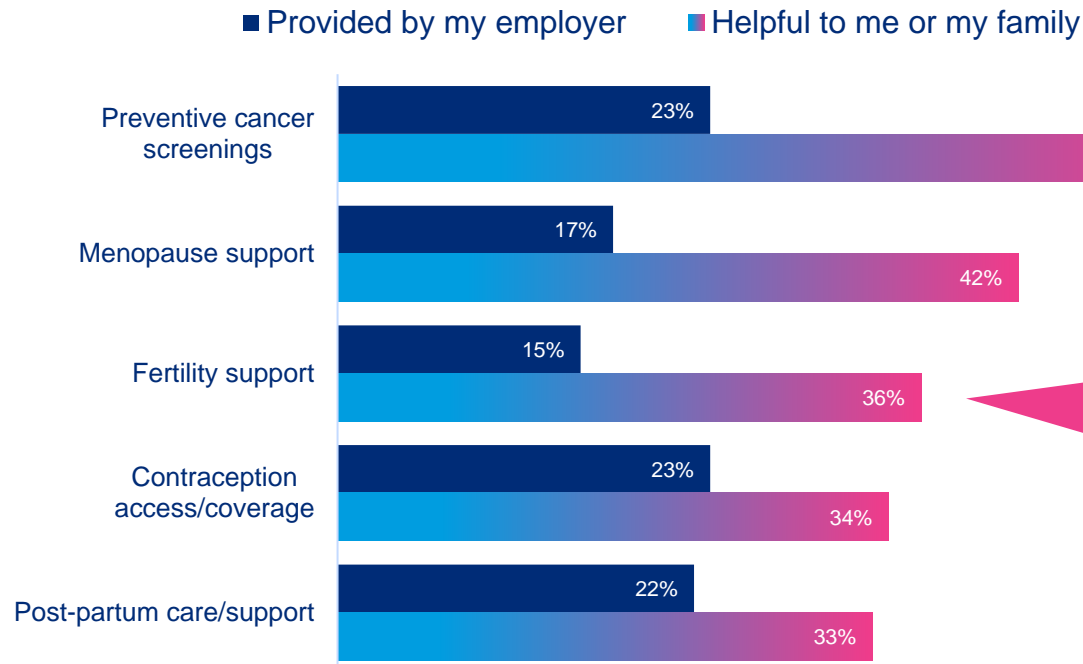


After healthcare professionals, Gen Z, Millennials, Indigenous peoples and those at lowest income band rank their employer as #2 trusted source

Source: MMB 2023 Health on Demand Research  
Q16. How much trust or distrust do you have in the following sources to deliver personal health solutions

# In Canada, Many Helpful Reproductive Health Benefits Are Not Provided by Employers Today

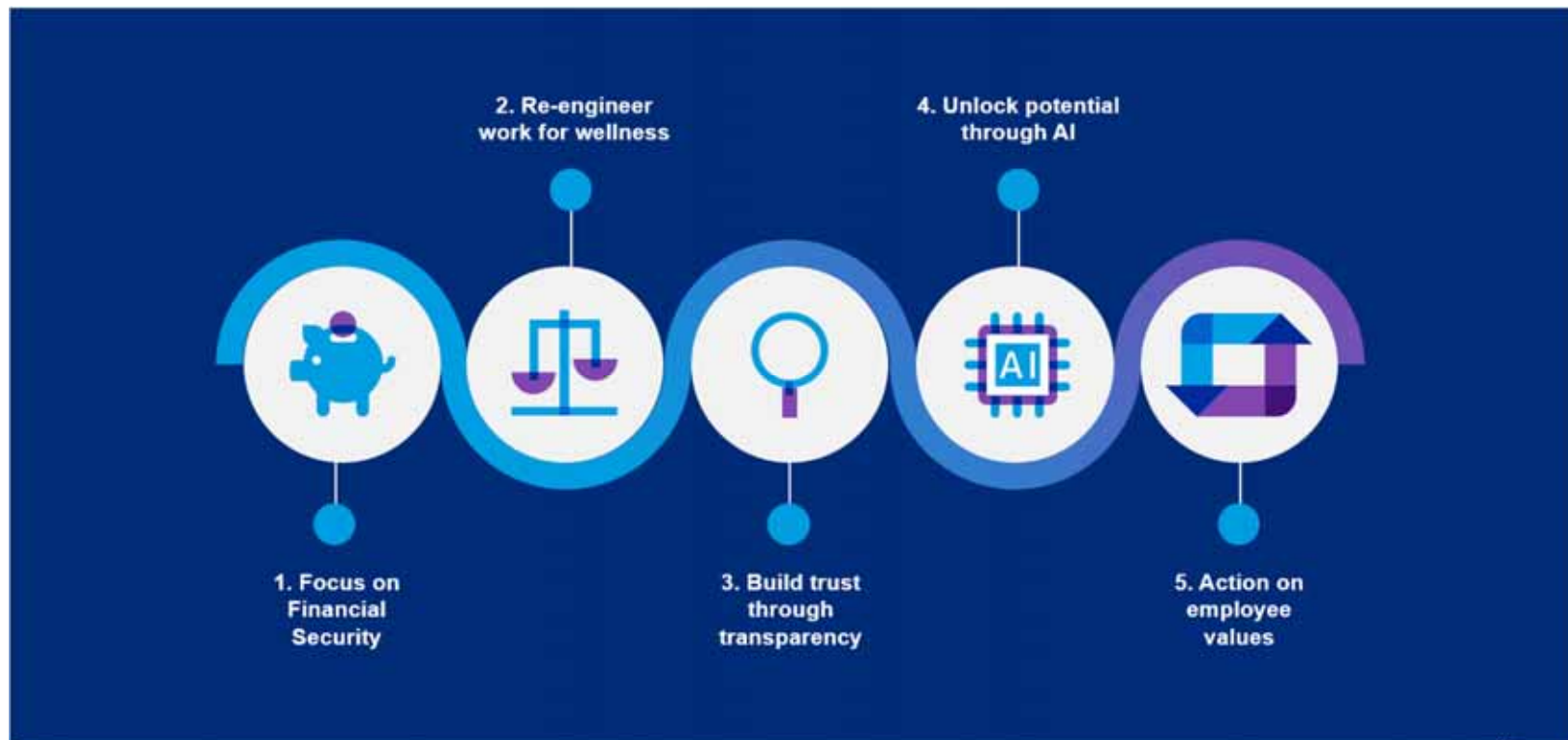
## Reproductive health benefits



While coverage has been typically limited to fertility drugs, we have recently seen a lot of employers extend coverage to include fertility treatments (32%) and navigation services (16%). This level of activity can be explained by a stronger DEI agenda within organizations and a more robust insurer offering to support these initiatives<sup>(1)</sup>.

Source:<sup>(1)</sup> MMB 2022 Innovative Benefits Survey  
Q11. For each of the following **reproductive health benefits**, please select any of the choices that apply:

# Mercer Study, *Inside Employees' Minds*, Reveals 5 Opportunity Areas for Employers



## Key Takeaways

- As an employer, it is important to be aware of your demographics and therefore, your employees' needs.
- Benefits are a component in attracting and keeping talent, and they should align with your overall organizational philosophy or Employee Value Proposition.

# Existing Supports



## Plan Sponsor Resources

- [Women's health bright papers](#)
- [Workplace benefits DE&I playbook](#)
- [MFC Menopause Works Here playbook](#)
- [MFC Menopause and Work in Canada report](#)
- [MFC Menopause and Nursing in Canada](#)

## Advocacy

- Menopause Foundation of Canada sponsorship
- Menopause Society Scholarships

## Group Benefits Coverage

- Pharmacogenomics
- Contraceptives
- Fertility Drugs and Services
- Pelvic Floor Physio
- Menopause Hormone Therapy

## Access to Care

- Lumino Health Virtual Care
- Lumino Health Pharmacy
- Lumino Provider Search
- Mental Health Coach
- Teladoc Medical Experts

# Our Key Priorities in Women's Health

## What we're working on

## Why it matters

### Recently delivered

Menopause Society Certified Practitioner (MSCP) scholarship campaign

Enable access to menopause specialists for all Canadians

Addition of chemotherapy cold-capping as an eligible HSA expense

Reduce plan member out-of-pocket costs during a difficult life stage

Women's health research and [Gender Health Gap Bright Paper](#)

Enable plan sponsors to support their employees

### In flight

Group benefits coverage enhancements

Improve plan member health outcomes and reduce out-of-pocket costs

Plan sponsor and member resources and education

Further enable plan sponsors to support their employees

Access to care and navigation support

Enable access to care and equip plan members to advocate for their health needs



# Key Takeaways

- Mental health is the top health concern for Canadian women right now
- Health supports are a key driver of job satisfaction
- Lack of awareness regarding many benefits for women's health, such as contraceptive coverage, fertility treatments and menopause support

Your Feedback  
Is Important.  
Please Scan  
This QR Code.

Session Evaluation





# Open Discussion/Q&A



## Poll Question #3

For those of you who said you are not planning to make changes to your benefits plan(s) in the next few years, now that you've heard the discussion, has it changed your perspective?

- A. Yes
- B. No
- C. Maybe/not sure

Thank You!

