

*Committed to improving  
employment for people with  
disabilities in Canada*



## **Deep Dive:** **A Disability Inclusive Benefits Package**



Whether employers aim to retain current employees or attract new talent, reviewing the company's benefits plans and ensuring extended health benefits are compelling and inclusive is a wise approach.

## Why is it Important?

As the job market continues to fluctuate and the threat of the Great Resignation arriving in Canada is on the [minds of leaders](#) across sectors, Canadian businesses must become increasingly innovative and strategic when designing their benefits packages.

Consider this: [One in five Canadians](#) have some form of disability. However, unconscious bias can lead to gaps in benefits coverage due to outdated assumptions and in some cases, resistance to change.

For the disability community, working with organizations that take meaningful action towards an inclusive workplace isn't just nice to have—it's vital. Crafting tailored benefits packages can play a powerful role in your retention strategy.

Employers committed to supporting a diverse workforce should review their plan to ensure coverage important to talent with disabilities, including the costs of auditory processors, vision aids, and mobility devices—all of which support health equity for employees with disabilities.

## Questions to Ask Yourself

### ▶ **When was the last time we reviewed our extended health package?**

Depending on the renewal date for your current contract, the time may be ripe to review your usage data, gather employee feedback, and itemize the changes you want to make.

▶ **How do employees feel about your benefits plan?**

While plan costs and usage data will inform your decisions about the plan you offer, don't forget to ask employees. If you don't yet have a practice of asking employees for feedback, you can plan to check in.

▶ **Are you leveraging your benefits plan to attract talent?**

For some organizations, information about the benefits package is buried in the new hire package. If you put effort into designing a good plan, make sure you promote the specifics to potential hires. For example, add details of your benefits package or leave policy to your careers page.

## What to Change

One size fits all benefits packages are no longer efficient and strategic. Once considered the standard, employee benefits predicted linear life patterns built around a nuclear family. Health and wellness packages that still follow this model don't consider the complexities and diversity of today's workforce, most of whom expect to have their unique situation actively considered in HR policies according to Benefits Canada.

▶ **Get specific**

A 2021 report by consulting firm Mercer, Turning Health Risk into Value, offers specific examples of benefits for employees with disabilities including but not limited to:

- Communications channels that are accessible to staff with auditory or vision loss.
- Body support devices including prosthetics, auditory processors and hearing aids

- Return to work programs, including job accommodations
- Caregiver's benefits

▶ **Connect with community resources**

It's important that you do your best to adequately cover disability-related medical equipment including hearing aids, auditory processors, and mobility equipment (including wheelchairs). Some medical equipment may qualify for provincially funded disability support programs, so it's worth bookmarking [Neil Squire Society](#) and [WorkBC Assistive Tech](#) in case your employee's equipment is not 100% covered by your plan. These programs may be a good solution for smaller businesses without the budget to augment their benefits plan.

▶ **Reframe paid time off policies**

Small changes to your existing time-off policies might be beneficial to employees with disabilities. More flexibility with discretionary time off could be used for medical appointments and personal emergencies. Flexible work options that include working remotely are inexpensive to implement.

▶ **Consider adding critical illness insurance**

Critical illness insurance is another potential benefit to consider. In the event of a serious illness, employees and dependants receive a one-time lump sum payment.

▶ **Boost mental health supports**

Mental health support, particularly in the area of post-traumatic stress disorder, is particularly timely as findings released in Sept 2021 by StatsCan reveal. The [Survey on COVID-19 and Mental Health](#) (SCMH) indicates that one in four (25%) Canadians aged 18 and older screened positive for

symptoms of depression, anxiety, or post-traumatic stress disorder (PTSD), in Spring 2021, up from one in five (21%) in fall 2020.

Canadians have been reporting increasingly stressful work conditions exacerbated by the ongoing uncertainty of the pandemic. Everything from gathering restrictions to increases in workloads can have a profound impact on your team's mental health. By addressing this, you're sending a strong signal of support.

► **Consider a Health Spending Account for flexibility**

Flexibility allows employees to customize according to their health needs. A Health Spending Account (HSA) can offer flexibility and allow employees to spend where they need it most.

For example, if your massage therapy or counselling benefit tops out at \$300 per year, an employee who needs additional services of this kind can leverage their HSA to continue treatment.

## What to Say

Language matters. Preferences can be quite personalized and vary by region or community. For example, an employee with a hearing disability may describe themselves as Deaf, hard of hearing, having hearing loss or a [Deaf Gain](#).

It's always best to ask an employee how they want you to refer to their disability. There are some good resources collected by

Decoda Literacy Solutions you can review on [respectful disability language](#).

As you invest the time to create a more inclusive benefits package, you also need to think about how you communicate these changes so employees are aware and the plan gets utilized. Benefits By Design's [How to Nail Your Benefits Communication Strategy](#) is a free resource.

## What to Ask of Your Employees

Conducting an employee benefits satisfaction survey can provide the clarity needed to update your health benefits package.

### Some sample survey questions:

- What are the 3 most useful elements of the existing benefits package?
- What are we missing?
- Which benefits could you do without, to free up budget to add something else?
- Do you know of an existing company benefits plan from which we could aspire and draw insight?

## Small Business Tips

If you're running a small business or are in start-up mode, the prospect of creating a benefits package at all might feel daunting. There are a number of actions you can take to support your move to inclusive extended benefits.

Starting with your [Benefits Philosophy](#) can provide a strong foundation. It doesn't need to be elaborate, a statement as simple as "Our business attracts top talent by providing flexible benefits."

When choosing insurance, bear in mind that insurers may offer initial cost savings, but rates could go up significantly upon renewal. Look for plans that can be customized over time without large increases or having to switch carriers.

## Further Reading

CASE HR Inclusive Policy Toolkit- [Inclusive Benefits](#)

Forbes article- [Some Do's and Don't of Disability Language](#)