

What is a Wellness Program

A wellness program contains the extended health care (EHC), drug, travel and dental coverage of a plan. As we see more and more companies choosing to invest in their employees' health and well-being, wellness programs have become the most sought benefits by employees in a group benefits plan. These benefits supplement health coverage beyond Provincial health plans and are a major factor in making a group plan more competitive to attract and retain talent in your business.

Wellness Programs Attract and Retain Employees

These benefits function to keep employees happy and healthy through supplemental health coverage beyond their provincial health plan. More employees than ever before are considering wellness programs an important factor when deciding on a potential employer. As well, an increasing number of employees are taking into account the wellness program as a strong incentive for them to stay with their employer.

Products in a Wellness Program

Paramedical Coverage

Prescription Drugs

Medical Items

Hospital Coverage

Basic Dental

Major Dental

Child Orthodontics

Vision (Prescription eye wear)

Emergency Transportation

Employee Assistance Program (EAP)

Travel Coverage

Wellness Programs Should be Employer Funded

Employers should always fund the Wellness portion of a group benefits program. Employer funding of these benefits is tax-deductible to the business as an expense and employer funding will have no negative effect on the employees' income or benefit payments received. Employers who fund this portion of their program provide significant cost savings for employees eligible for medical-related expenses.

Advisor Wellness Program Expertise

Businesses need to know what they are providing for their employees. An expert advisor will outline distinctions between plan designs in an understandable language. They provide detail beyond the percentage of medical and dental expenses programs cover and what businesses can expect the plan to provide for employees.

Many Businesses Focus On The Percent Of Coverage A Wellness Program Provides

if an advisor hasn't provided the details as to how coverage works some questions to ask would be:

- Does the program only cover generic brands of drugs or are brand-name drugs included?
- Does the program have any limits either yearly or lifetime?
- How will a plan member affect my plan by submitting a sizable claim?
- How often does the plan allow for routine dental checkups?
- How will the renewal be calculated?

Without understanding the differences in what a program is designed to do can make a wellness program seem unreliable and of little to no value.