

## COMPASSIONATE CARE LEAVE

HAVE YOUR EMPLOYEES' WELL-BEING AT HEART.



## Why the Compassionate Care Leave?

Long-Term Disability insurance is now a critical component of group insurance plans. This coverage protects your employees' financial security in the event of disability. But what protection do you offer to an employee who is absent in order to care for a loved one who is critically ill or injured?

An employee who's spouse or child is suffering from serious injury, illness, loss of autonomy or a terminal illness, is under devastating emotional, mental and financial stress, and is more likely to burn out and become disabled. Such an empoyee is more likely to burn out and require disability insurance.

You, the employer, suffer the consequences. Traditional group plans do not provide concrete solutions for this type of situation.

Humania Assurance is innovative in offering Compassionate Care Leave as part of the long-term disability insurance for which the company is well known.



**51% of caregivers** providing care of their children show several signs of psychological distress.

Source: Statistics Canada

### What is the Compassionate Care Leave?

- The possibility of taking a leave of absence to care for a loved one;
- A monthly payment of up to 12 months for a leave of absence due to the serious medical condition of a spouse or a child who require significant special care;
- A benefit that offers the same coverage amounts after the same waiting period as long-term disability insurance;
- A benefit that complements various federal government programs

### **EXAMPLES**

A cancer diagnosis with a life expectancy of less than 12 months



Compassionate Care Leave accepted\*

A diagnosis of permanent loss of autonomy

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Compassionate
Care Leave
accepted\*

Allergies, irrespective of their severity

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Compassionate
Care Leave
denied\*

<sup>\*</sup> Refer to eligibility requirements.

### This coverage will enable you, the employer, to:

### **BRING CLEAR BENEFITS TO YOUR BUSINESS**

- · A factor in attracting and retaining employees;
- A key factor in distinguishing you from your competitors;
- · The creation of a stronger employer brand;
- · Disability prevention.

#### **FACILITATE YOUR FINANCIAL MANAGEMENT**

Compassionate Care Leave reduces the direct and indirect costs of absenteeism and burnout:

- Fewer intances of long-term burnout;
- Fewer random and unplanned absences;
- · Less collateral impact on colleagues;
- · Less loss of productivity;
- Fewer health claims from a natural caregiver;

- A better Human Resources policy within your company;
- Better management of work schedules;
- · Better customer service.

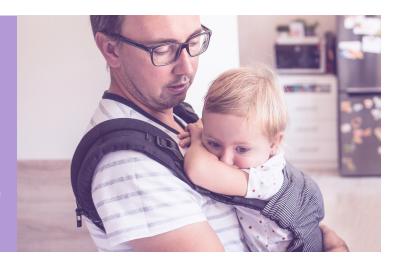


An active employee caring for a loved one suffering from cancer experiences a 22.9% **decline in productivity\*.** 



36% of young caregivers indicate that **they arrive late for work**, have to **leave early** or **take time off** because of their caregiving responsibilites\*.

Pierre's spouse is in palliative care after a long battle with cancer. It would have been extremely difficult for him to balance his emotions and his professional responsibilities. The Compassionate Care Leave allows Pierre to take a temporary leave of absence to tend to his wife while still taking care of their child. This financial assistance helped him to avoid a disability which would have been much more detrimental to him as well as to his employer.



# Allow your employees to be absent from work at the right time so that they can return to work more quickly.

Because you have your employees' well-being at heart.



For more information, or to get a quote, talk to your **group insurance plan advisor**.

AN INNOVATION



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