



PRESS RELEASE

Working Canadians With Insurance Benefits Report Higher Levels of Wellbeing, Mental Health, Financial Health and Job Satisfaction

Those with Flexible Group-Benefit Plans Report Stronger Mental Health and More Positive Opinions of their Employer

Toronto, ON, July 16, 2019 — Working Canadians with insurance report higher levels of wellbeing and better health than those who don't have any coverage, according to a new Ipsos poll conducted on behalf of RBC Insurance. While 66% of working Canadians would rate their overall level of wellbeing as excellent (14%) or good (52%), this rises to 68% among those with insurance benefits coverage and falls to 59% among those without coverage. Specifically, those with group benefits coverage and private coverage of their own are most likely (70%) to report their overall level of wellbeing as being excellent or good.

A similar trend is found when working Canadians assess their mental health – while 66% describe their mental health as excellent (20%) or good (46%), it rises to 68% among those with any coverage, 71% among those with both group and private coverage, and falls to 59% among those with no coverage.

It's not just about having coverage, but also about maximizing the benefits and use of that coverage. Those who maximize their benefits to the fullest extent are more likely to rate their overall level of wellbeing as excellent/good (76% vs. 66% national average).

Nine in ten (90%) working Canadians agree (32% strongly/58% somewhat) that they value having choice in their benefits coverage versus inflexible packaged benefits – and those who currently have a modular flexible (94%) or flexible benefits (94%) plans are more likely to agree than those with traditional group coverage (86%), showcasing that those who have flexible coverage truly value it.

Flexibility and customization appear key, particularly as it relates to improving outcomes and wellbeing. For example, eight in ten (84%) agree (28% strongly/56% somewhat) that they would be more likely to participate in a workplace wellness program that is customized to their specific wellness goals versus a generic one-size-fits-all wellness program. In fact, three quarters (76%) would be willing to share information about their health and wellness goals with their insurer in order to have a personalized wellness program tailored to my needs. If their employer were to offer this type of customized program which was covered by insurance...

- 80% say their overall level wellbeing would increase (32% a lot/48% a little)
- 78% say their physical health would improve (31% a lot/47% a little)



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- 77% maintain that favourable opinions of their employer would increase (27% a lot/50% a little)
- 73% say their job satisfaction would increase (30% a lot/43% a little)
- 71% say their mental health would improve (29% a lot/42% a little)
- 68% believe their job productivity would increase (25% a lot/43% a little)

Thinking about what factors would be most likely to motivate them to participate in a wellness program, 44% say a wellness program that is targeted to their specific health-related goals and provides guidance to improve their health would be the most likely to motivate them to participate. Others say they'd be most motivated by progress-based incentives/rewards (40%) (i.e. discounts to retailers and fitness such as gym memberships, retailers you already shop at, etc.), time away from their desk during work hours to dedicate to wellness activities (35%), reduced insurance premiums for sharing their health and wellness data (31%), workplace-based fitness classes such as yoga, trainers, etc. (27%), the ability to see and track their progress over time (24%), educational materials or programs (Lunch 'n Learns) on physical, financial and mental well-being readily available (16%), interdepartmental challenges/competitions (11%).



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About the Study

These are some of the findings of an Ipsos poll conducted between May 7 and May 10th 2019 on behalf of RBC Insurance. For this survey, a sample of 1501 working Canadians was interviewed. Weighting was then employed to balance demographics to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within ± 2.9 percentage points, 19 times out of 20, had all working Canadians been polled. The credibility interval will be wider among subsets of the population. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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About Ipsos

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ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

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