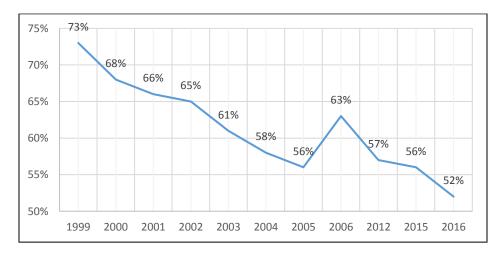


Where Quality and Needs Don't Always Align

In a recent survey, health Benefit Plans are at an all-time low for meeting needs, which suggests that plan members' expectations are changing.

Plan members remain positive about the general quality of their health benefit plans, yet appear to be less decisive when asked whether these plans meet their needs. Overall, 55% of plan members describe the quality of their benefits as excellent or very good, consistent with recent years and also with 2006 (59%), when the question was first asked. Almost the same number (52%) say their needs are met extremely or very well, yet this is down from 63% in 2006—and a significant drop from 73% in 1999, when this question was first asked. Of the remaining 49% of respondents, 40% report their needs are met somewhat well, and just 9% say their needs are not met. The diverging paths between quality and needs caught the attention of members of The Sanofi Canada Healthcare Survey advisory board. "Perceptions of quality are more a reflection of plan designs, which haven't changed much, while the meeting of needs is more about members' experiences and expectations, which appear to be changing," notes Lisa Callaghan, Assistant Vice-President of Product and Group Benefits with Manulife. Plan members working for organizations with wellness programs are more positive about both quality (66%) and the meeting of needs (64%), compared to 46% and 41%, respectively, for those without such programs. Job satisfaction also plays a part: only 39% of dissatisfied plan members say the quality of their health benefit plan is excellent or very good, compared to 60% among those who are satisfied, and just 34% of dissatisfied employees say their plan meets their needs extremely or very well, versus 57% among satisfied employees.

Perceptions of health status also colour results. Sixty-nine percent of respondents who describe their health as excellent or very good say the same about the quality of their health benefit plan, and 65% indicate their needs are met extremely or very well.



At Peak Benefit Solutions Inc. we are will work hard at helping you design your benefits program so that it aligns best with the changing needs of the company and the employees to ensure long-term sustainable value.