

The Sun Life Canadian Health Index: Key Learnings From Five Years of Study

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35TH ANNUAL ISCEBS
Symposium

PARTNERS IN EDUCATIONAL EXCELLENCE



International Society
of Certified Employee Benefit Specialists

International Foundation
OF EMPLOYEE BENEFIT PLANS



The Canadian Health Index

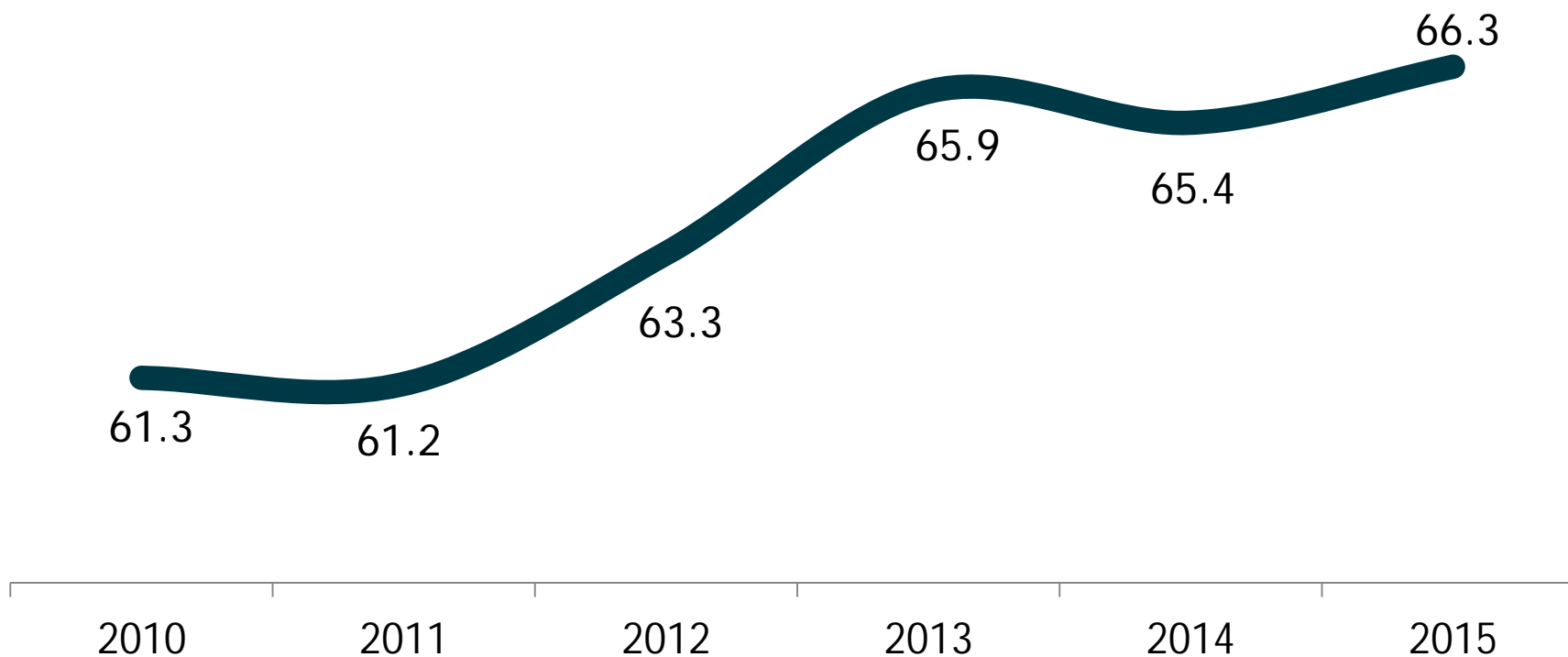
- The Canadian Health Index premiered in 2010.
- Most recent online survey was conducted June 15-23, 2015.
- Sample of 2,404 Canadians from 18 to 80 years of age was drawn from the Ipsos I-Say online panel.
- Employed weighting to balance demographics and help ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe.
- The precision of Ipsos online surveys is measured using a credibility interval. In this case, the survey is accurate to within +/-2.3% at 95% confidence level had all Canadian adults been polled.

Three Stories

- 1. How are we feeling?** A strong majority of Canadians report top-quartile health. Psychological health scores are slightly higher than physical health scores, but that's questionable. Stress is a significant health factor. And happiness has a profound effect on health behaviours.
- 2. Best intentions.** Many of us are motivated to take care of our health. But there are barriers: internal and external. We've identified five personality profiles that helps us understand decision making.
- 3. Our health and finances are deeply connected.** Health events have a financial impact that too few Canadians understand. And while we expect much of our employers, their support sometimes goes unrecognized.

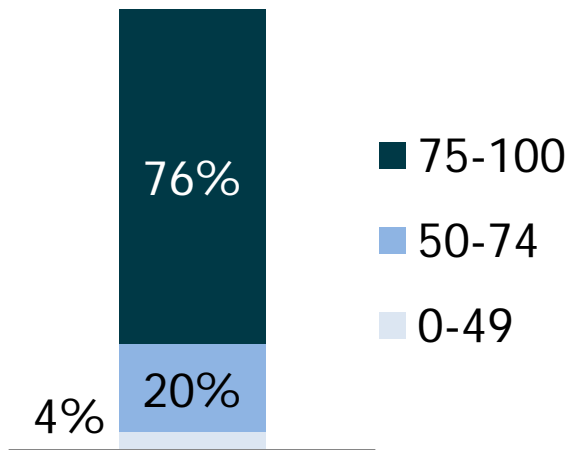
How are we feeling?

The Best We've Felt in Five Years

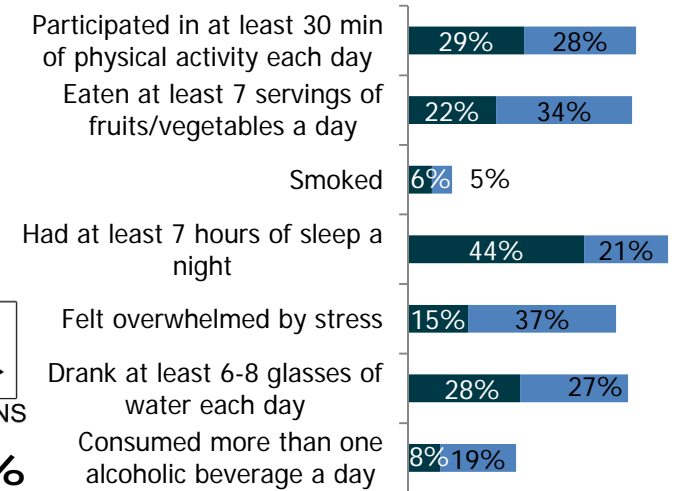
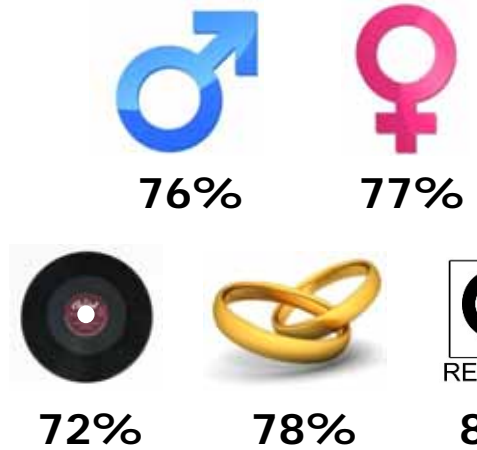


The Sun Life Canadian Health Index is based on a series of questions covering health perceptions, attitudes and behaviours.

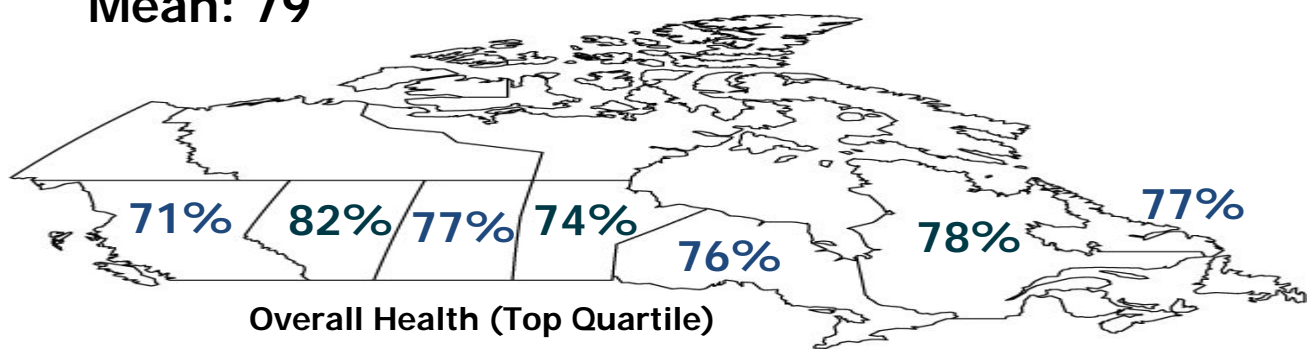
Overall Health



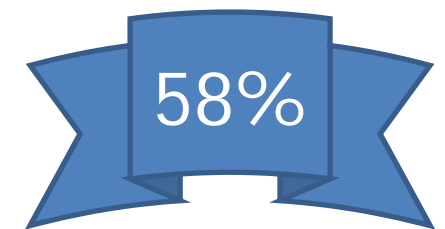
Overall Health
Mean: 79



■ Usually ■ Occasionally



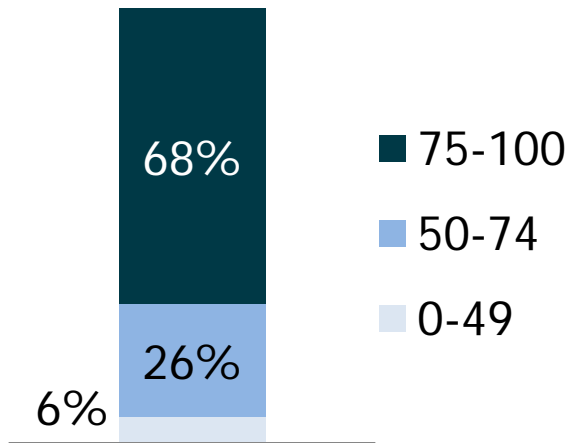
Overall Health (Top Quartile)



Canadians very comfortable (top-quartile score) with their current health

Source: 2015 Sun Life Canadian Health Index

Physical Health



Physical Health
Mean: 77



69%



67%



66%



68%



RETURNS

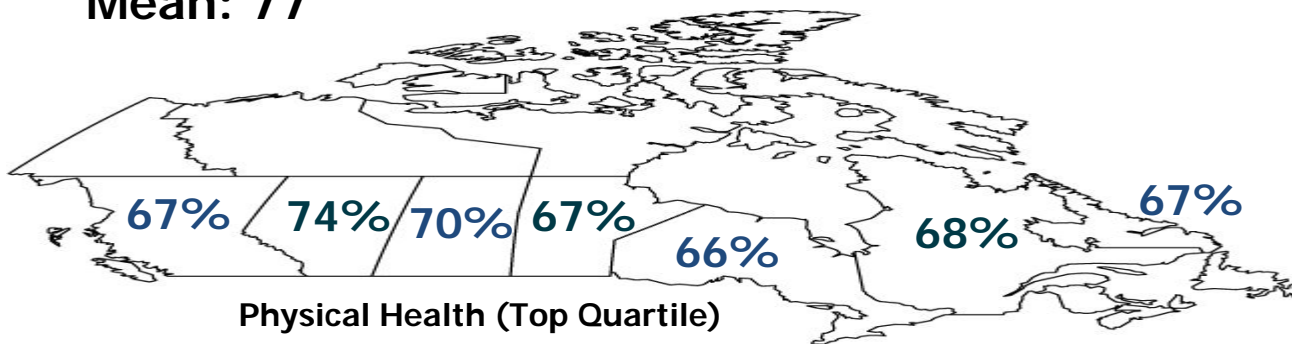
71%



How long do you expect to live?



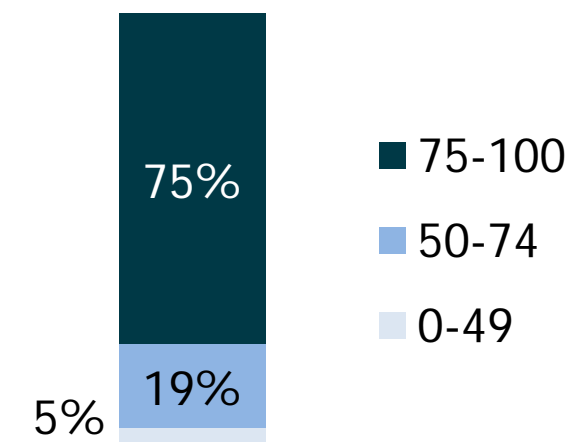
81



Physical Health (Top Quartile)

Source: 2015 Sun Life Canadian Health Index

Psychological Health



Psychological Health

Mean: 81



77%



73%



62%

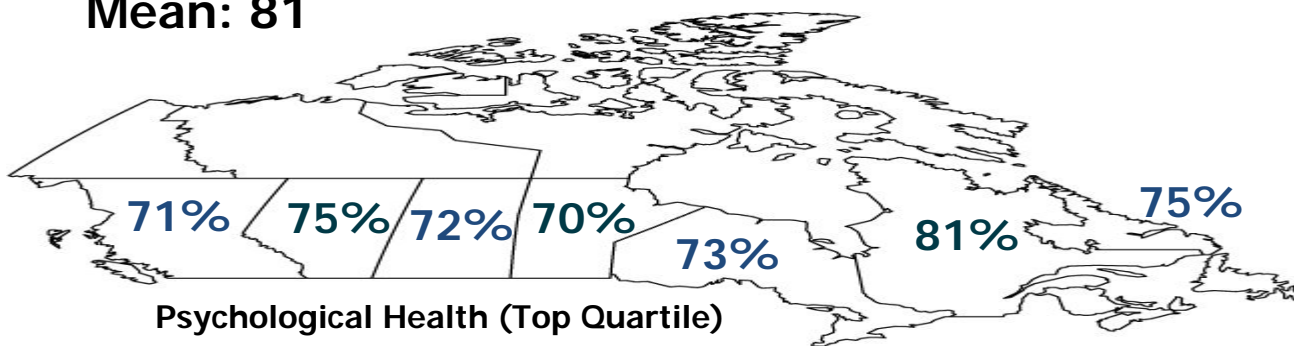
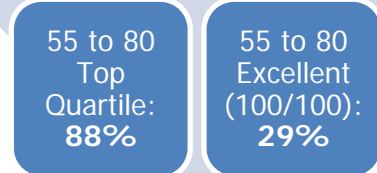


80%



RETURNS

80%



Psychological Health (Top Quartile)

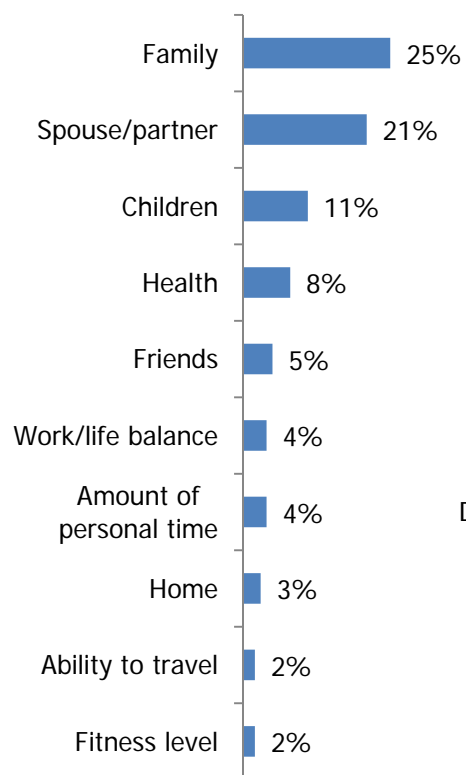
Are you happy?



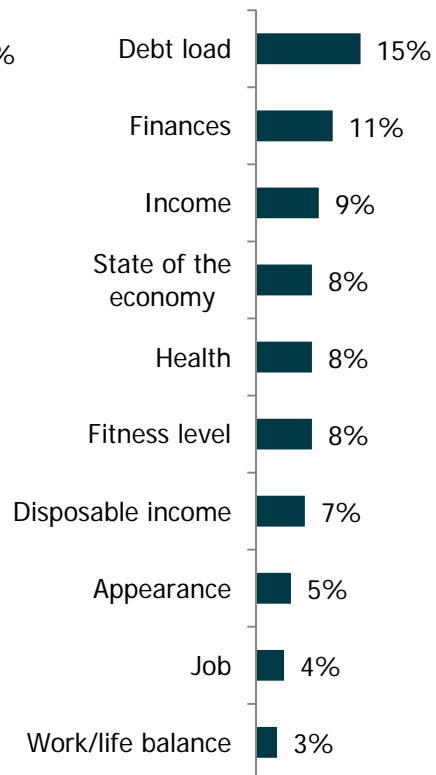
Source: 2015 Sun Life Canadian Health Index

Happiness and Stress

Top 10 Contributing Factors to Happiness (Most Important Factor)

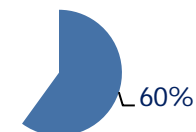


Top 10 Contributing Factors to Unhappiness (Most Important Factor)



Generally speaking, would you say your life . . .

. . . is fulfilling



. . . has meaning



. . . gives you pleasure



Experiencing at least one source of uncomfortable stress



76%



96%

Source: 2015 Sun Life Canadian Health Index

Uncomfortable Levels of Stress

Sources of Stress: 2012

		18-24	25-34	35-44	45-54	55-64	65+
Stress (Net)		90%	80%	80%	77%	57%	51%
Personal or household finances		58%	52%	52%	47%	36%	21%
Personal relationships		49%	37%	34%	31%	16%	16%
My work life		49%	36%	31%	29%	15%	3%
Personal health issues		26%	24%	28%	30%	22%	23%
Caring for dependent children/adults		15%	15%	15%	13%	7%	7%
Other		14%	7%	5%	4%	6%	7%
Nothing		10%	20%	20%	23%	43%	49%



76%



81%



84%



77%



RETURNS

74%

Stress (Net): 2013 – 77%

Stress (Net): 2014 – 76%

Stress (Net): 2015 – 79%

Which, if any, of the following areas are currently causing you to experience a level of stress you are uncomfortable with? Base: All respondents.
 Source: 2012-15 Sun Life Canadian Health Index

Best Intentions

Seven In 10 Are Highly Motivated

Motivated to Attain/Maintain Healthy Lifestyle (Top Quartile)



70%



73%



67%



73%



RETURNS

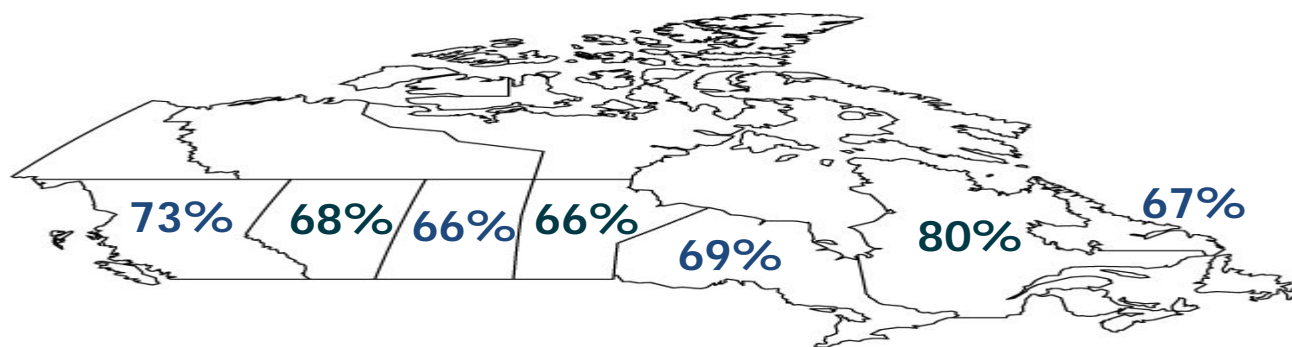
75%



76%



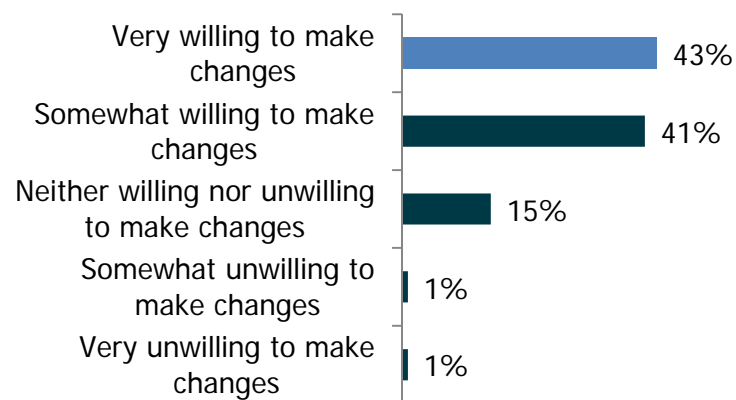
43%



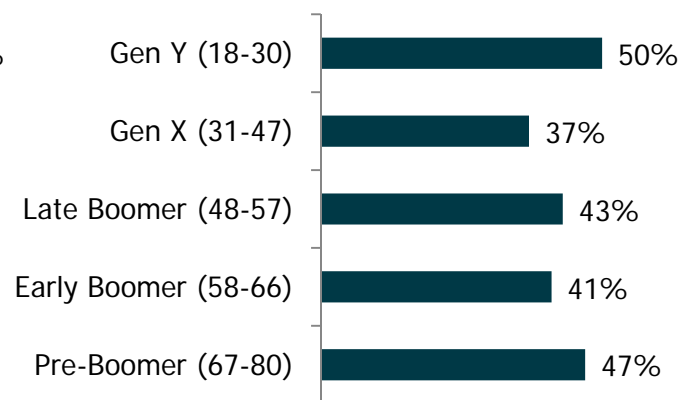
How motivated are you to attain and maintain a healthy lifestyle? (100 pt scale) Base: Total answering – 2404. Source: 2015 Sun Life Canadian Health Index

The Will To Change

Canadians Willing to Change



Canadians Very Willing to Change



36%



43%



51%



44%



48%



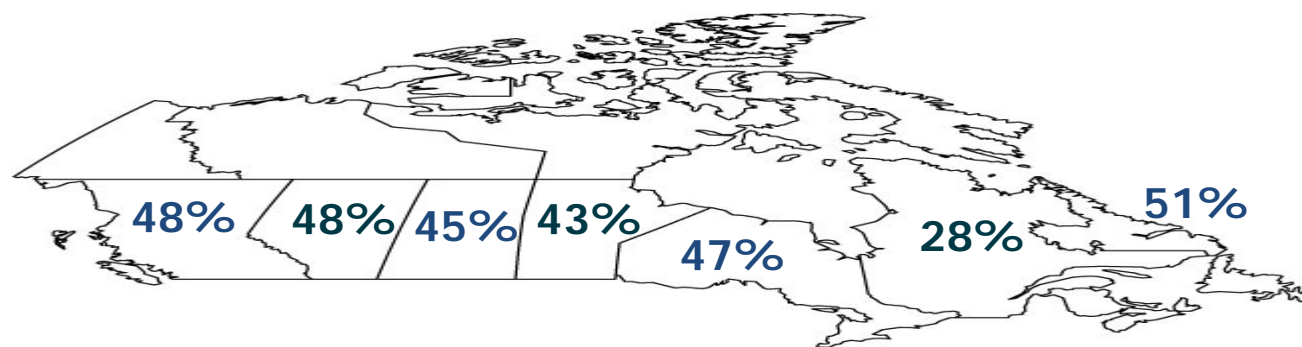
42%



40%



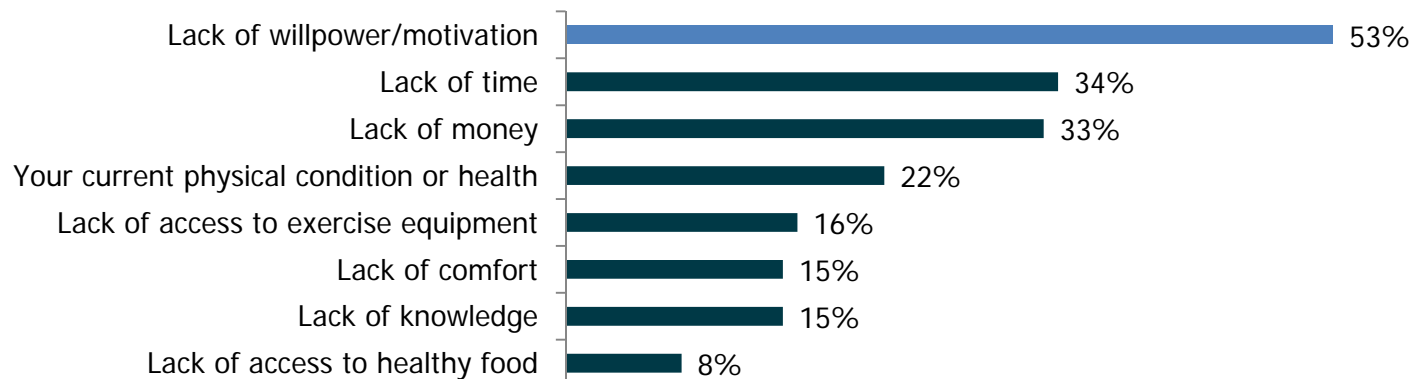
32%



How willing are you to make positive lifestyle changes in order to help prevent you from developing a chronic health condition such as diabetes, heart disease or depression? Base: Those with no health conditions – 1840. Source: 2015 Sun Life Canadian Health Index

But Willpower Is Often Lacking

Reasons for Not Engaging in Healthy Behaviours



46%



59%



54%



54%



RETURNS

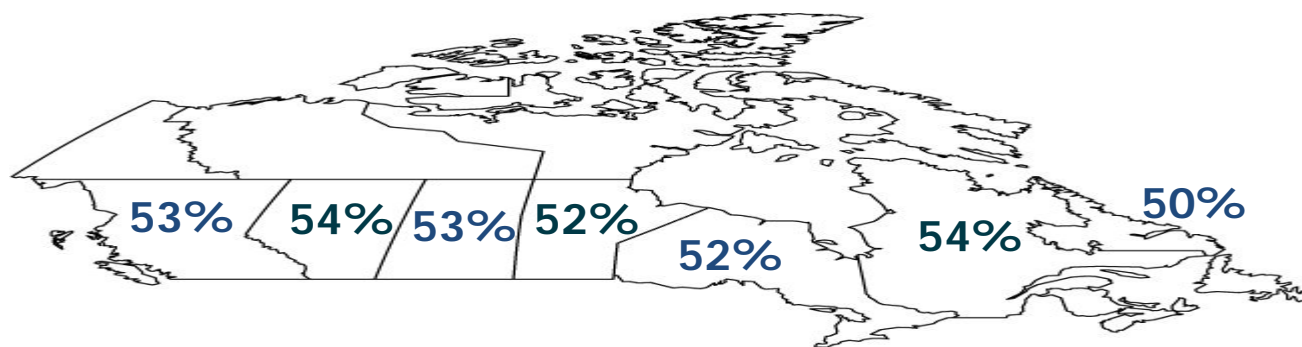
45%



50%

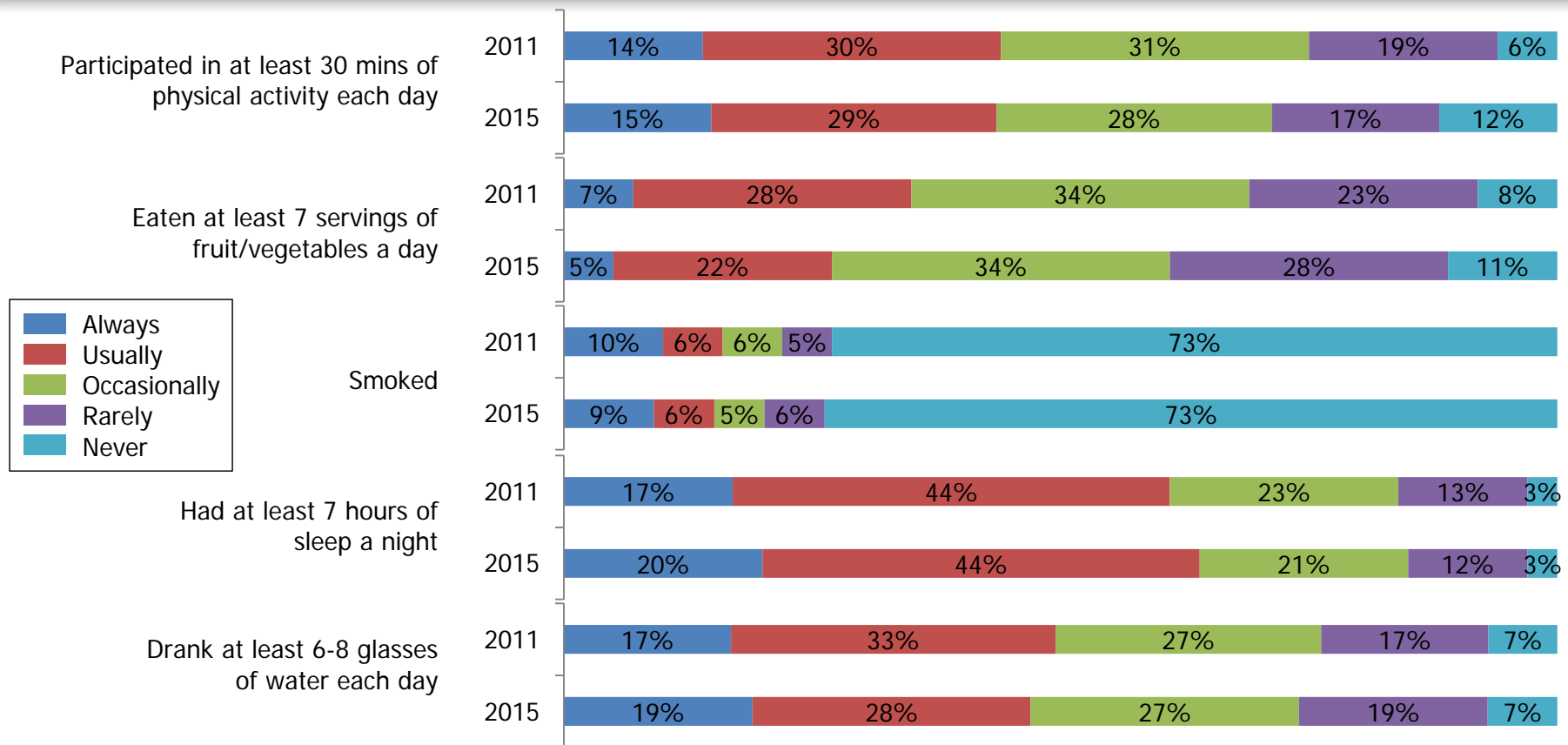


66%



Listed below are some reasons that people have said impact their ability to engage in healthy behaviours such as exercising regularly, eating a healthy diet or managing stress. Please check each of the following if it is regularly a barrier to you being able to engage in these types of behaviours? Base: Total answering – 2404. Source: 2015 Sun Life Canadian Health Index

Health Habits Haven't Changed



In the past month, how frequently have you done each of the following? Base: Total answering. *Source: 2011/2015 Sun Life Canadian Health Index*

Five Profiles

Overconfident

- Younger, more likely to be male.
- Consider their health to be very good, but their behaviours and motivation are not necessarily strong enough to maintain good health.
- Unwilling to engage in more healthy behaviour right now, even though they're able to.
- **Key risk: Not laying the foundation for the healthy habits needed to maintain their health as they age.**

Overextended

- Generally in their early- to mid-career years with young families.
- More likely to be male.
- Engaging in healthy behaviours is at the bottom of a long list of priorities.
- Least comfortable with diet and level of exercise.
- **Key risk: These patterns of behaviours are clearly linked to poor health outcomes.**

Resilient

- Tend to be older, and more likely to be female.
- Value a healthy lifestyle and show motivation to engage in healthy behaviours.
- Pre-existing health conditions make it difficult.
- **Key risk: Challenged to do the right things because of their condition.**

26%

12%

19%

25%

17%

Inhibited

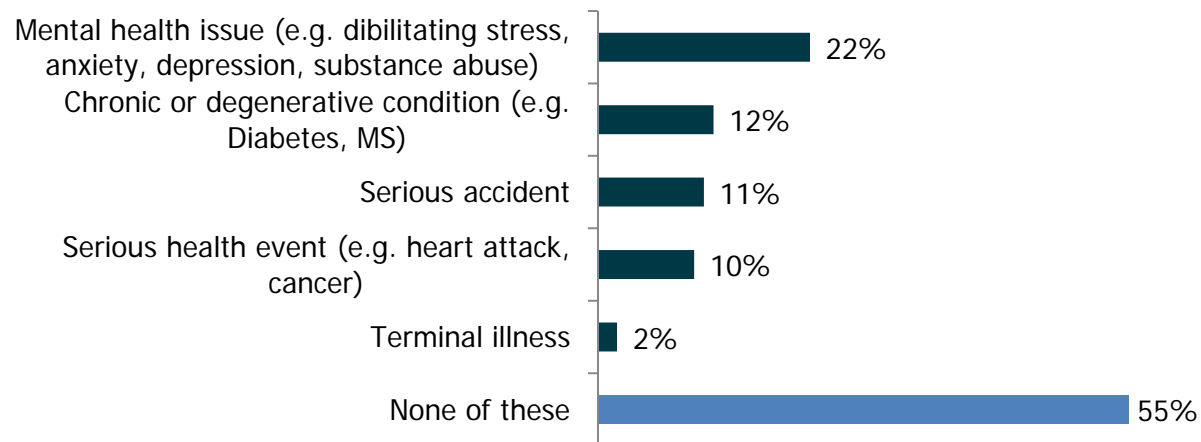
- Younger, and more likely to be female.
- Most likely to feel overwhelmed by stress.
- Marginally less healthy than average based on how they say they feel.
- Poorer perception of their own health based on negative self-perception, not facts.
- **Key risk: Remaining stuck in a less than optimal health state, or worse, slip into feelings of helplessness and despair, which could lead to significantly more negative health outcomes.**

Health Strivers

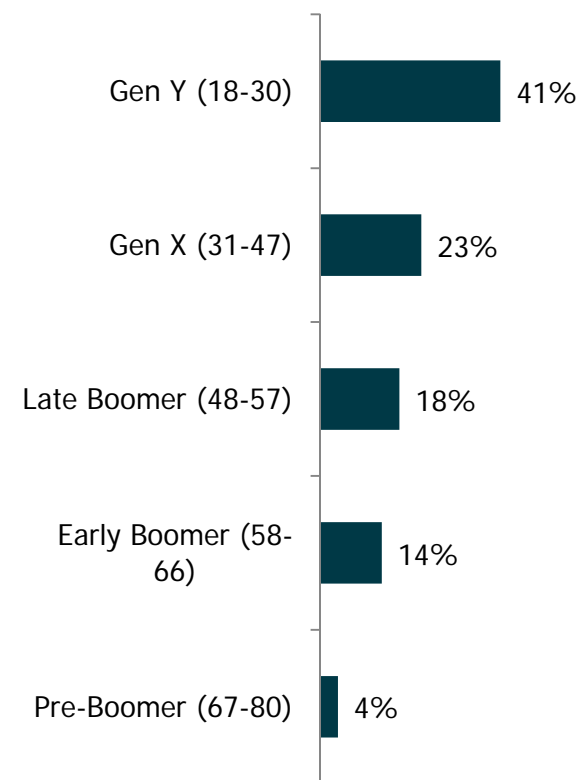
- Greater incidence in middle and older age.
- More likely to be female.
- Fully engaged in maintaining a healthy lifestyle and report above-average health relative to their peers.
- Take responsibility for their health and take part in the right behaviours to support it – including having a support system.
- **Key risk: A change in circumstances that interferes with their positive behaviours related to health.**

**Our health and finances are deeply
connected.**

Serious Health Events



Mental Health Incidence



No serious health events



60%



32%



60%

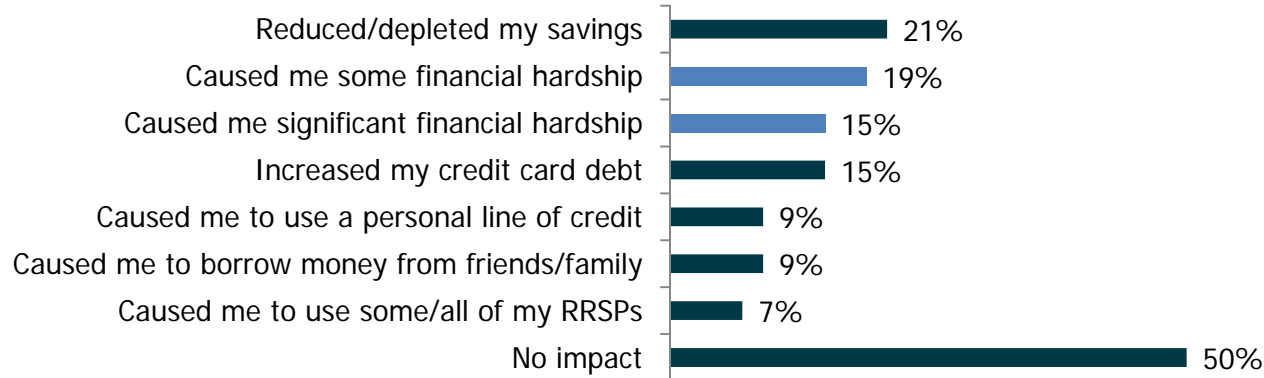


51%

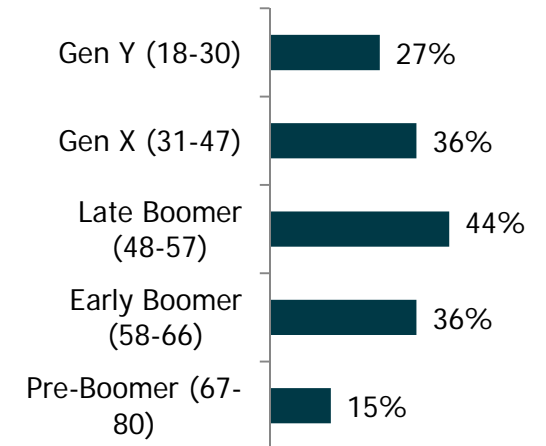
Which of the following have you personally experienced? Base: Total answering – 2404. Source: 2015 Sun Life Canadian Health Index

Impact of Serious Events

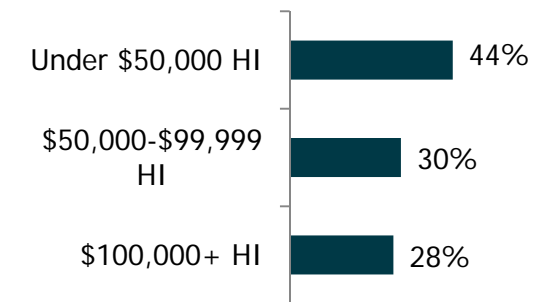
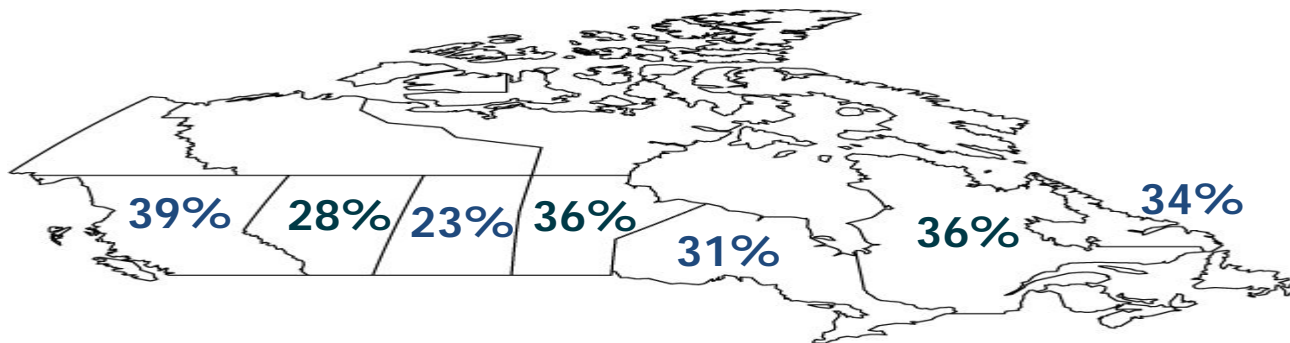
Impact of Serious Health Events



Some/Significant Financial Hardship



Some/Significant Financial Hardship



How has your personal experience with [...] impacted your personal finances, if at all? Please select all that apply, or select "No impact" if applicable. Base: Respondents who have experienced a health event – 1047. Source: 2015 Sun Life Canadian Health Index

Canadians Misunderstand Funding

Who would you expect to pay?	Me	My employer	Provincial government	Don't know
Nursing home residence	44%	10%	40%	22%
Long-term care residence	42%	11%	46%	20%
Home-care	42%	14%	45%	19%
Hearing aids	42%	30%	31%	17%
Eye care	42%	35%	33%	12%
Chiropractic services	41%	35%	23%	18%
Physiotherapy	35%	35%	34%	15%
Prescription drugs	35%	39%	43%	12%
Psychiatric treatment	25%	23%	46%	21%
Hospital stay	13%	22%	68%	12%

Who would you expect to pay for the following medical products or services for you, should they be required? Please select all that apply for each product or service. Base: Total answering – 2404. *Source: 2015 Sun Life Canadian Health Index*

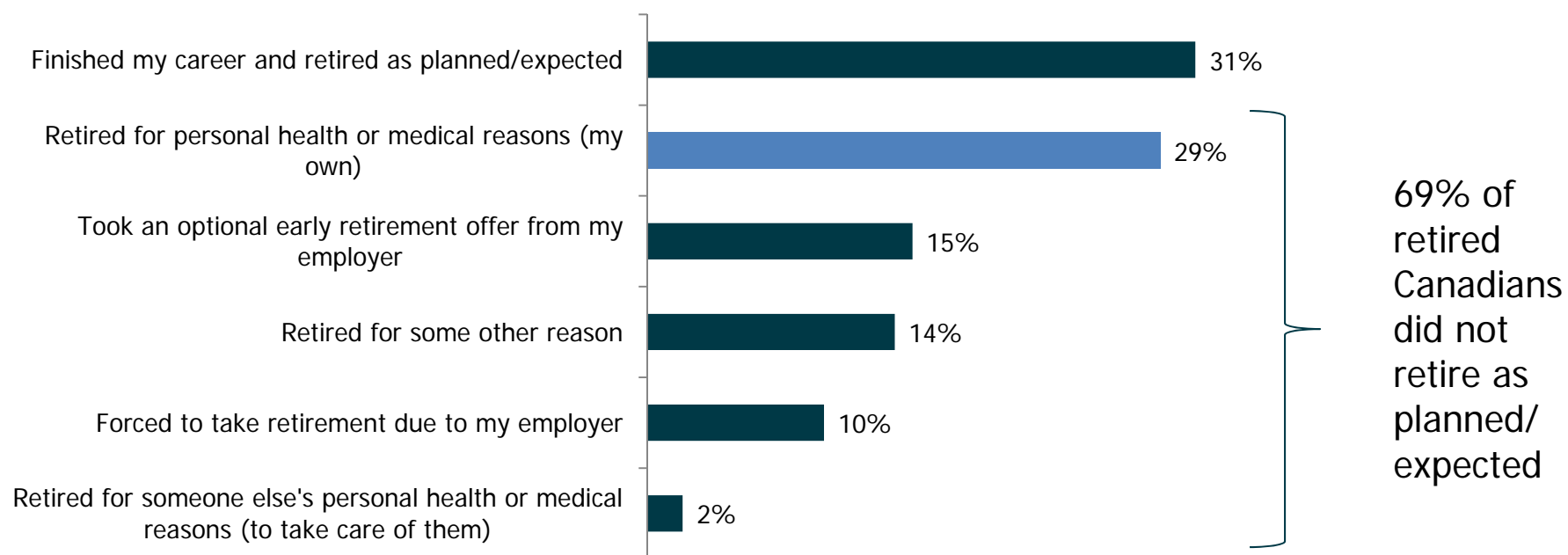
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Eye care	42%	35%	33%	12%
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Health and Retirement Date

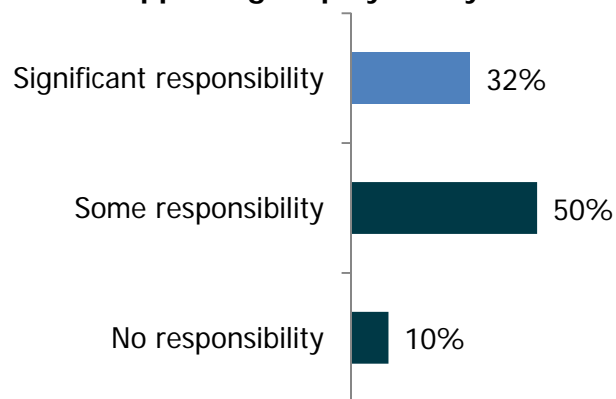
Reasons for Retiring



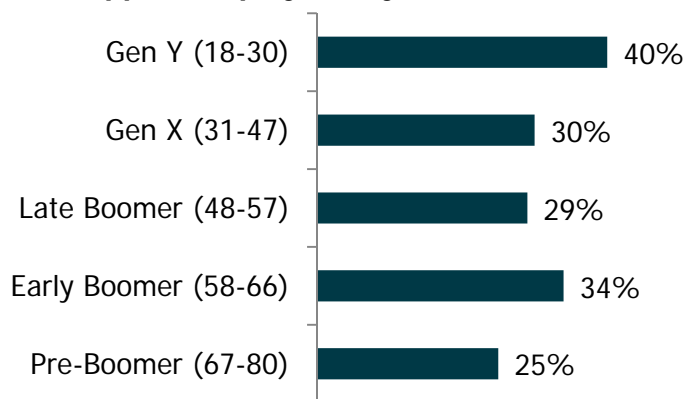
Which of the following best describes your reasons for how you retired? Base: Retired respondents – 444. Source: 2014 Sun Life Canadian Health Index

Employer Responsibility

Employers are Responsible for Supporting Employee Physical Health



Employers Have Significant Responsibility to Support Employee Physical Health



33%

32%



30%

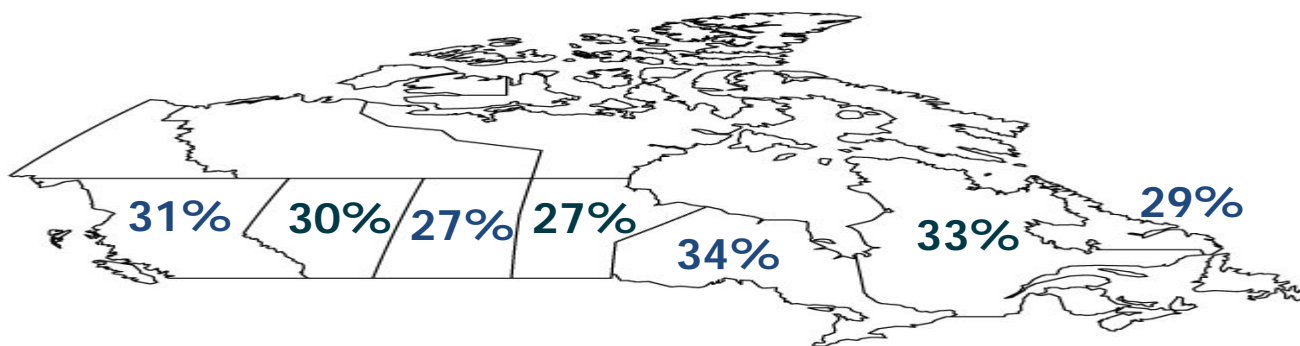
35%



28%

33%

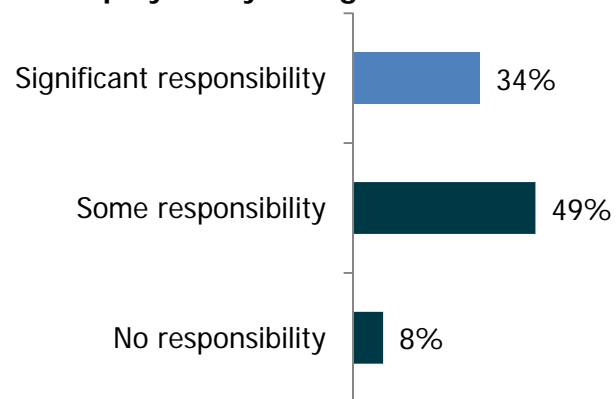
Business owner: 27%
FT employee: 32%
PT employee: 30%



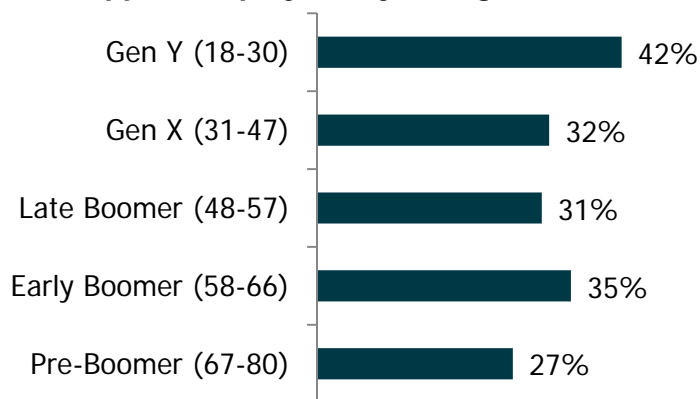
How much responsibility do you think employers should take in supporting their employees' physical health? Base: Total answering – 2404.
 Source: 2015 Sun Life Canadian Health Index

Employer Responsibility

Employers are Responsible for Supporting Employee Psychological Health



Employers Have Significant Responsibility to Support Employee Psychological Health



34%

34%



31%

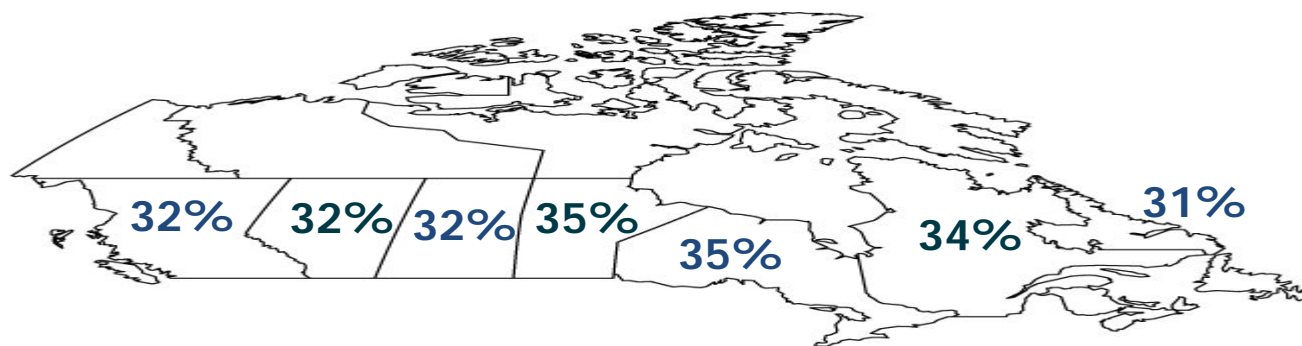
37%



29%

34%

Business owner: 27%
FT employee: 35%
PT employee: 25%



How much responsibility do you think employers should take in supporting their employees' psychological health? Base: Total answering – 2404.
 Source: 2015 Sun Life Canadian Health Index

Too Many Employees See No Support

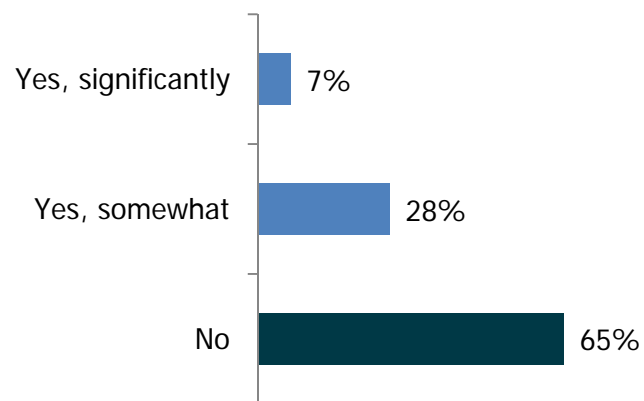
Employer support for physical health	Canada	Gen Y (18-30)	Gen X (31-47)	Late Boomer (48-57)	Early Boomer (58-66)	Pre-Boomer (67-80)
Significant support	20%	18%	17%	22%	27%	21%
Some support	48%	44%	53%	47%	40%	20%
No support	24%	28%	21%	22%	27%	37%
Don't know	9%	11%	9%	8%	6%	22%

Employer support for psychological health	Canada	Gen Y (18-30)	Gen X (31-47)	Late Boomer (48-57)	Early Boomer (58-66)	Pre-Boomer (67-80)
Significant support	16%	16%	15%	17%	20%	16%
Some support	44%	41%	46%	46%	38%	21%
No support	29%	31%	27%	27%	34%	40%
Don't know	10%	11%	11%	9%	8%	23%

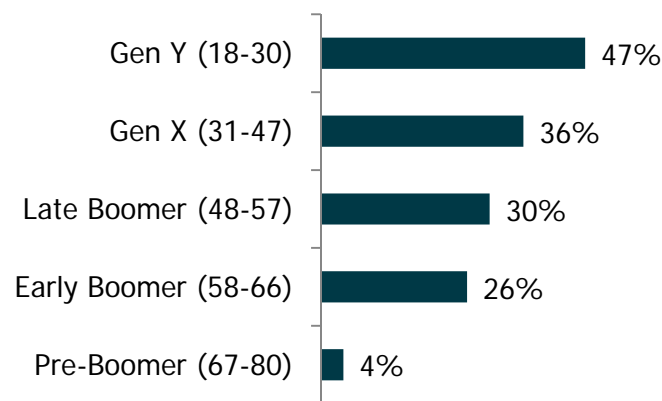
To what degree do you feel your employer supports your physical/psychological health? Base: Working Canadians – 1264. *Source: 2015 Sun Life Canadian Health Index*

Impact Of Health On Work

Work Productivity Negatively Affected



Work Productivity Negatively Affected



31%



52%



30%



39%

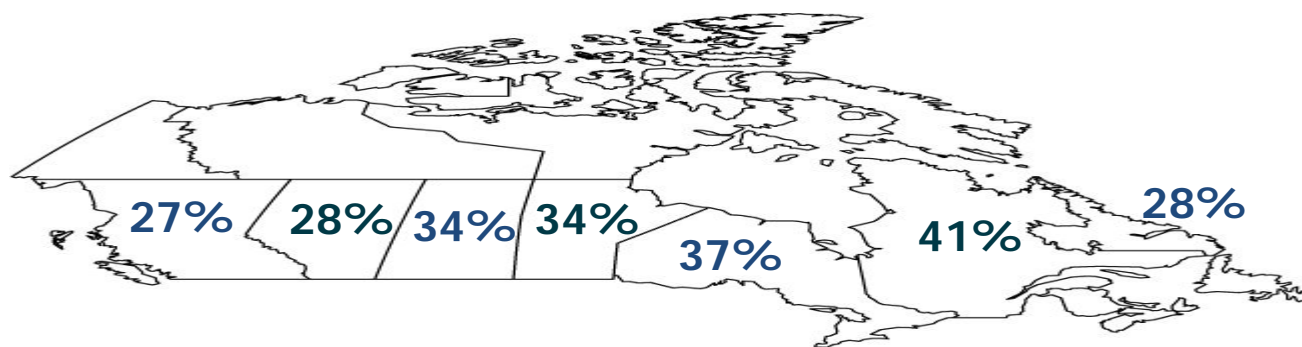


30%



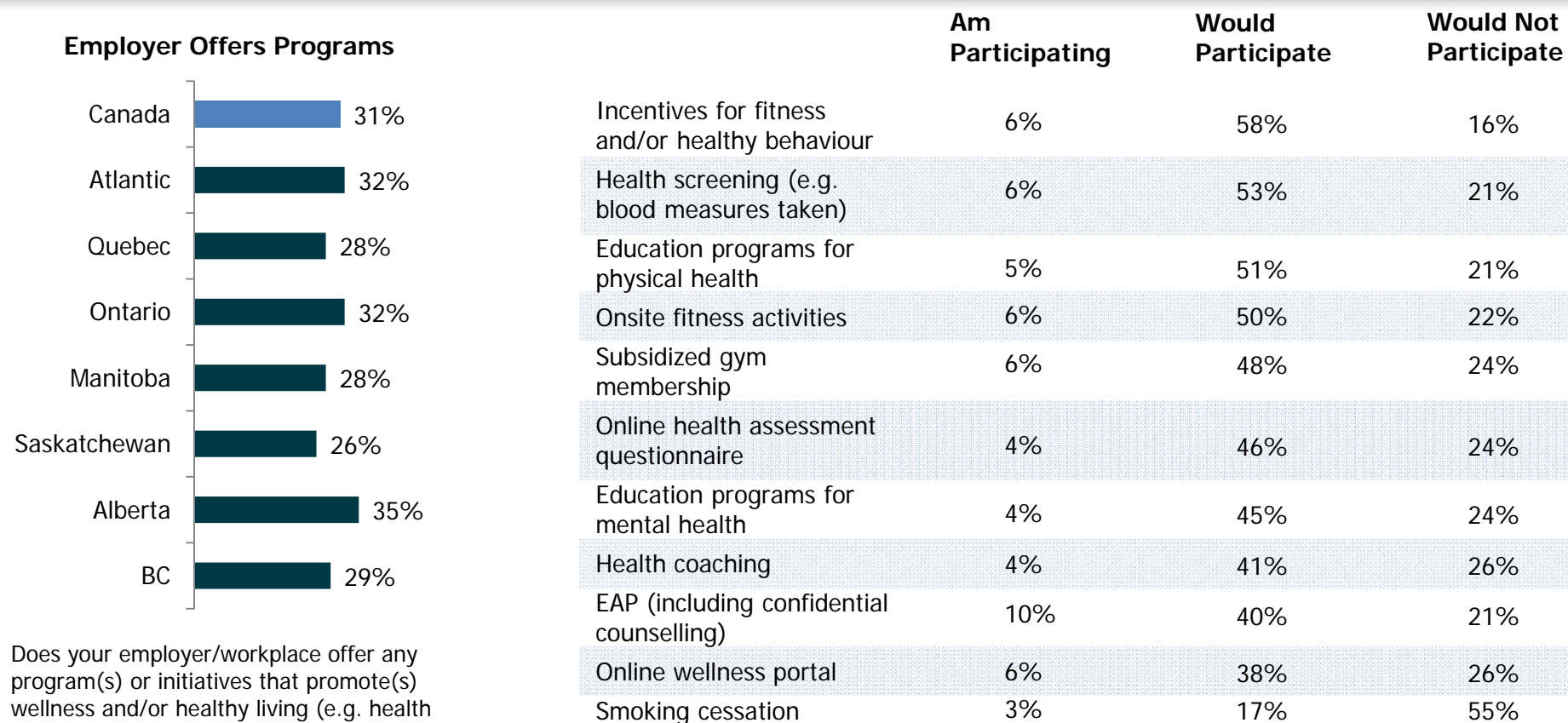
62%

Business owner: 36%
 FT employee: 34%
 PT employee: 35%



In the past six months, would you say your productivity at work has been negatively affected by your physical or mental health? Base: Working Canadians (including self-employed) – 1431. *Source: 2015 Sun Life Canadian Health Index*

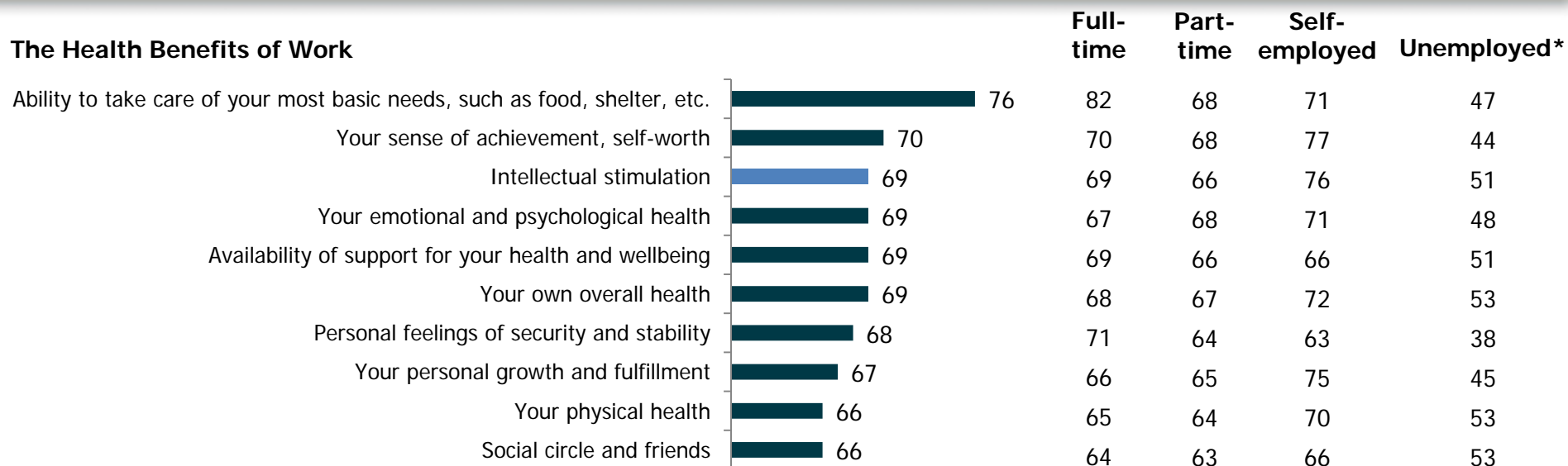
Workplace Programs



Does your employer/workplace offer any program(s) or initiatives that promote(s) wellness and/or healthy living (e.g. health screening clinics, fitness classes, health education)? Base: Working Canadians – 1264. Source: 2015 Sun Life Canadian Health Index

If made available to you by your employer, which of the following health and wellness initiatives would you be likely to participate in in the coming 12 months? Base: Working Canadians – 1264. Source: 2015 Sun Life Canadian Health Index

Work Is Healthy



Would you say your current situation has an overall positive or negative effect on each of the following (0 – very negative impact / 100 – very positive impact)? Base: Those working, looking for work, unemployed or retired – 2693. *Source: 2012 Sun Life Canadian Health Index*

Note: * does not include retired respondents.

Top Quartile – Happy/Comfortable With Stress Level

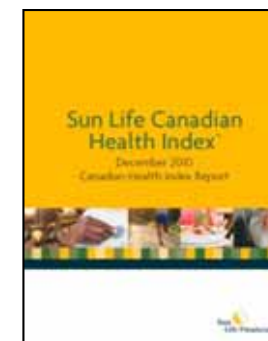
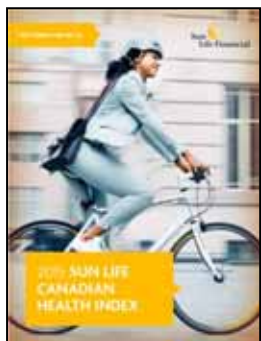
Full-time 51 Part-time 45 Self-employed 58 Unemployed* 40

Are you happy/comfortable with your level of stress (0 – very unhappy/uncomfortable / 100 – completely happy/comfortable. Base: Those working, looking for work, unemployed or retired – 2693. *Source: 2012 Sun Life Canadian Health Index*

Note: * does not include retired respondents.

The Canadian Health Index

1. **How are we feeling?** We report feeling well, physically and psychologically. Stress is a big issue though. And happiness has a profound effect on health behaviours.
2. **Best intentions.** We want to do the right thing, but life gets in the way. Most importantly, we're not all alike.
3. **Our health and finances are deeply connected.** Health care isn't free, despite what many of us think. This adds to the challenges facing benefit plan sponsors.



sunlife.ca/canadianhealthindex

Questions?

Thank you!