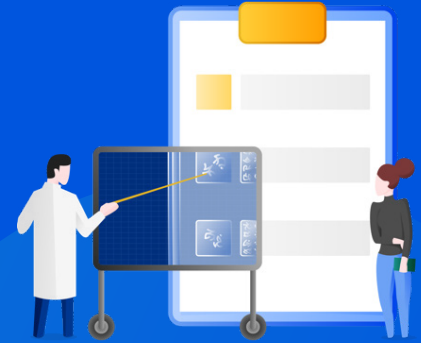


Employer Story: RBC Insurance



About RBC Insurance

RBC Insurance (RBCI) is the brand name for the insurance operating entities of Royal Bank of Canada, which is one of North America's largest financial services companies, as well as one of the fastest-growing insurance organizations in the country. RBC Insurance offers a wide range of life, health, home, auto, travel, wealth and reinsurance advice and solutions, as well as creditor and business insurance services to individual, business and group clients. Currently, it has approximately 2,500 employees, serving four million clients globally. As a result of a dedicated focus on developing new products, RBCI continues to grow, enhancing multiple distribution channels and building their brand.

The Challenge

The insurance group began embedding the LifeWorks Total Well-being offering to 225,000 of their employees through their Group Benefits Solutions offering in 2019 as a two-phase wellness strategy. Working closely with RBCI, we have already launched Phase One of the strategy to promote existing resources and capabilities to meet current market trends - including new tools and initiatives that make it easier for RBCI clients to support the health and well-being of their employees. The company is also keen to increase awareness and engagement of value-added benefits.

Phase Two of our wellness strategy is to deliver a technology-based well-being solution for clients, capable of integrating and analyzing health benefits and data from a variety of sources. The objective of Phase Two is to increase engagement, drive attitude changes and improve lifestyle choices.

Overall, the goal of our wellness strategy is to maximize healthy behaviours amongst RBCI clients by:

- **Effectively driving behaviour change** - primarily focused on the top modifiable risk factors and top disease states - contributing to improved health outcomes and translating to better claims experience over time.
- Allowing RBCI, group benefits advisors and plan sponsors to **measure impact through integrated data analysis objectively**.
- Providing a **cost-effective and easy solution** for plan sponsors to implement and support.
- Maintaining relevance with - and capitalizing on - **the rapid innovation in technology**.



Why LifeWorks?

Powered by our company's global strength, clinical expertise and the LifeWorks human-centric, leading technology, we help employers and their people achieve more than a traditional Employee Assistance Program can provide. LifeWorks partners with its customers to address their people's total mental, physical, social and financial well-being at every stage of their journey. As the world's most extensive employee assistance provider, LifeWorks supports employees and their families around the world – anytime, anywhere – so they can manage work, health and life challenges. Recognizing that employers can't address what they don't measure, LifeWorks puts actionable KPIs at the centre of its solution.

With a successful partnership of over 15 years, LifeWorks is a reliable partner for RBCI. We have been providing the group with a Work-Life Employee Assistance Programs (WLEAP) to Canadian businesses since 2004, as well as EAP services since 1999. As well as an already existing positive relationship, the LifeWorks platform also provides the perfect digital solution that meets RBCI's requirements. Being rooted in technology, LifeWorks offers a proactive, holistic approach to employee well-being, built around the four pillars of wellness: mental, physical, financial and social.

The Outcome

Our relationship with RBCI has continued to go from strength to strength and launching our Total Well-being platform has only enhanced this. Reporting is an essential part of the wellness strategy, and we were able to meet their expectations by offering a dashboard which reports upon:

- RBCI's overall market share and business
- RBCI's Plan Sponsor view of their specific population of Covered Employees
- RBCI's Advisors view of their global segment of the business, as well as their Corporate Clients.

Reporting has been an imperative factor for RBCI as they wanted the ability to identify 'at-risk' clients and plan members and have the ability to recommend and deliver interventions and support. And this is what we at LifeWorks were able to offer through our wellness strategy and technological solution.

By being able to access our new set of digital programs, CareNow which provides instant support and allows users of the platform to choose their own path when it comes to care, RBCI has been able to enhance their services and product offering to their clients with the support of LifeWorks.

