



Green SCREEN

A comprehensive health assessment could save your company more than just sick days...it may even save lives

By **Yolanda Billinkoff**

The cancer diagnosis came as a surprise to the Bay Street accountant last year. (*Some identifying details have been changed to protect anonymity.*) He had a family doctor but hadn't seen him for five years. A comprehensive health assessment (CHA) was a new component of the accountant's benefits package. So, he figured, why not try it out?

The man, who was in his 40s, didn't have any family history of colon cancer and was several years too young to begin regular colonoscopies. (Most medical protocols suggest they should start at age 50.) But during his conversation with the physician, the accountant mentioned that he occasionally experienced painless rectal bleeding.

That single bit of information caused the physician to refer the man for a colonoscopy. The gastrointestinal surgeon saw a three-centimetre polyp, which, after a biopsy, came back positive for cancer.

Such a diagnosis is terrible for the patient to receive. But the alternative—death caused by an uncaught malignant tumour—is much worse.

How Screening Works

Many executives may not be aware of the screening procedures available or may not focus on their health the way they should. And Canada's one-size-fits-all medical infrastructure is not set up to cater to the time-pressed needs of key corporate

personnel. According to a recent Commonwealth Fund survey of 11 developed countries, Canada ranked last in terms of accessibility to general practitioners. It had the worst score for next-day appointments with physicians, the longest wait times at emergency departments and the longest wait times to see a specialist.

The idea behind the CHA is to provide the individual with every screening measure required to ensure optimum health for the following 12 months—in a single morning. Depending on the individual's sex and age, he or she might undergo the prostate-specific antigen test, a mammogram, a Pap smear, an abdominal ultrasound and a chest X-ray. Almost all clients get a stress electrocardiogram test, a maximal stress test (in which the participant continues on the treadmill until he or she needs to stop), a respiratory function test and a physical fitness assessment, in addition to a full battery of blood tests. There is also a nutritional evaluation and discussion about lifestyle management. And the results for every test conducted during the assessment are provided that same day during a session with a physician.

Screening for cancers and other potentially life-threatening conditions at preventive health clinics is a prerequisite that companies in Canada and around the world are providing to their key personnel with increasing regularity. According to the Canadian Cancer Society, approximately two in five Canadians will develop cancer in their lifetime, and one in four will die of the disease. The incidence is higher among men: roughly 46% of Canadian males will get cancer, compared to 41% of women. In 2013, the Medcan Clinic caught 164 cases of previously undiagnosed, usually asymptomatic cancer, as well as 632 cases

of cardiovascular disease and 191 cases of type 1 and type 2 diabetes.

Consider the story of one of the world's top corporate brands, McDonald's. In 2004, the food company's 60-year-old CEO, Jim Cantalupo, died of a heart attack. His successor, Charlie Bell, was a fortysomething Australian who'd first started working in one of the company's restaurants at the age of 15. By the time he was 30, he was a vice-president. But just as Bell began leading the company, he started to experience stomach pains. Three weeks later, exploratory surgery revealed that he had colorectal cancer. After another eight months, in January 2005, Bell died of the disease at age 44.

Before his death, Bell became a believer in preventive medicine. While he was undergoing treatment and still showing up to work every day, he would ask fellow workers whether they'd yet had a colonoscopy, urging everyone over age 40 to get tested.

The Payoff

Admittedly, the costs associated with the CHA are not insignificant, though the expense of such screening amounts to less than 1% of most executives' overall compensation. But the benefits of screening extend beyond a simple perk.

The CHA is also good business—an investment that translates into lower costs for healthcare down the road, as it decreases the downstream costs of absenteeism and presenteeism due to cancer and other illnesses. Undergoing an executive physical—and discussing every aspect of health with a physician—may make key personnel more likely to think seriously about their overall wellness. They're often more likely to eat better, to exercise regularly and to drink less. And anecdotal evidence suggests that healthier, wellness-focused corporate

leaders can trigger top-down effects in the companies they run, as front-line employees perceive a focus on fitness and wellness as key to advancement.

The “benevolent spiral”—in which a health benefit such as the CHA for key personnel trickles down into an overall focus on wellness among all employees—likely helps to explain the results of a study that appeared last September in the *Journal of Occupational and Environmental Medicine*. Researchers tracked the stock market performance of publicly traded corporations that had won the Corporate Health Achievement Award, including such firms as IBM and Johnson & Johnson. They then compared the healthy companies’ performance with the overall performance of the market at large.

No matter how they measured it, the healthier companies came out on top. Had you invested \$10,000 in the healthy portfolio in 1999, you would have had \$17,871.52 in 2012. Had you put the same money in a fund indexed to the performance of the S&P 500, you would have ended up with just \$9,923.14. “Our results,” the researchers wrote,

“strongly support the view that focusing on the health and safety of a workforce is good business.”

Another study from the *Journal of Occupational and Environmental Medicine* specifically examined the financial implications of executive physicals. Looking at executives at the New York Stock Exchange-listed corporation Bank One, the 2002 study found that the overall health spend for the executives who received annual physicals was actually less than the health spend for those who did not—even factoring in the cost of the physical. In addition, the executives who had annual physicals took fewer sick days than those who did not (0.93 compared with 1.34 annually).

So how can you incorporate the CHA into your company’s benefits package? The key hurdle is determining that the cost of a CHA is worth the investment. But there are many ways for a company to incorporate the benefit into its talent acquisition and retention strategy.

Some companies simply pay the direct cost of the assessment. Others find their chief financial officer mollified by the act

of turning the CHA into a non-taxable benefit that still allows the employer to deduct the cost as a business expense.

To do that, a company can make the CHA available through a healthcare spending account, a cost-plus benefits plan (a flexible plan with fixed benefits) or a similar private health insurance plan product. A newer, more egalitarian benefit trend involves providing CHAs to *all* employees as an incentive tied to certain benchmarks, perhaps after five years of service or achieving sales goals.

The accountant whose colon cancer was caught early has a tough battle ahead of him. But the road he’s on now is a lot better than the one he *would have* faced had the cancer not been caught.

Providing key personnel with the protective benefits of screening for cancer and other maladies is a declaration that the company values its employees. It’s also a smart investment. 

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