

Women's Health Focus

GROUP BENEFITS
THAT BENEFIT WOMEN



Desjardins

Insurance

Life • Health • Retirement

Prioritizing women's health

Forward-thinking companies are more aware of the importance of tailoring their group benefits to address the needs of their female employees. Benefits plans are a powerful differentiator, and ensuring gender equity in your plan by including things like comprehensive reproductive health coverage can help attract and retain top talent. Women's health is a business imperative, and helping to bridge the women's health gap is key for any organization committed to inclusion.

Who experiences women's health issues?

Women's health issues are experienced by people other than cisgender women (women whose gender aligns with their assigned sex at birth). Transgender and nonbinary people can also be affected by the issues addressed here. The name of this brochure and the language used throughout were chosen for ease of reading, but these types of health issues are experienced by people from the LGBTQ+ spectrum.

Beyond reproductive health

Women and girls make up half of the world's population—and nearly half of Canada's workforce. Yet women are still underrepresented in medical trials.¹ Interestingly, the more we learn about women's health, the clearer it becomes that women's health means more than just female anatomy and the reproductive system. Many health issues that affect all genders pose unique challenges for women.

The value of gender equity

Workplace benefits plans need to be designed with a view to gender equity. Investing in women's health can pay dividends. In fact, according to a 2024 report by the McKinsey Health Institute, investments to help close the women's health gap show a positive return on investment of approximately \$3 in economic growth for every \$1 invested.²

¹ [More Data Needed | Harvard Medical School](#)



² [Closing the women's health gap | McKinsey](#)

A woman with short blonde hair and glasses, wearing a red t-shirt and black overalls, stands in a workshop with her arms crossed. She is smiling warmly at the camera. The background is a blurred industrial setting with various tools and equipment.





Unique health concerns

When thinking about women's health, gynecological concerns may come to mind first. These include issues such as fertility and infertility, pregnancy and childbirth, menopause and breast health. Our plans cover a range of pharmacological and non-pharmacological treatments that can help address all of these and more.

Hormone therapy

- Women experience different stages of hormonal changes throughout life: puberty, perimenopause, menopause and post-menopause. Hormonal therapies can give women control over their bodies and also offer relief:
 - > Hormonal birth control gives women the ability to plan, prevent and space out pregnancies. It can also provide relief of gynecological symptoms, such as endometriosis and polycystic ovary syndrome (PCOS). 
 - > Hormone replacement therapy is used to treat symptoms of menopause, such as hot flashes, disturbed sleep, mood swings and irregular menstruation. 


Cervical, ovarian and breast cancers

- Widespread use of the human papillomavirus (HPV) vaccine dramatically reduces the number of women who will develop cervical cancer. 
- HPV home testing can be used to pre-screen for cancer. 
- BRCA testing can identify genetic mutations that increase a woman's risk of breast cancer, as well as ovarian and other cancers. 
- Breast ultrasounds and mammograms are early detection and screening tools for breast cancer that plan members may choose to have performed at a private clinic. 

Pregnancy and maternity

- Our Family Focus solution takes a holistic approach to family building by combining complementary treatments, products and services. From fertility drugs and treatments to pregnancy supports and beyond, it helps would-be parents on their journey. For more information, see our [Family Focus](#) brochure.
- Our Healthy Weight Focus initiative may be of interest for some women in cases where a deficit, overweight or obesity affects fertility.

Pelvic floor and sexual health

- Changes to the pelvic floor start during puberty, and this area can be significantly affected by childbirth. Aging and menopause can also affect the pelvic floor, so we offer coverage for therapeutic equipment, such as high-intensity focused electromagnetic technology (HIFET). We also cover perineal and pelvic rehabilitation treatments by an eligible healthcare professional, such as a physiotherapist or osteopath. 



Prescription Drugs



Extended Health Care



Long-Term Disability



Health conditions that affect women differently

Other health issues are more commonly seen in women. These issues can also develop and present in dramatically different ways. For example, the early signs of a heart attack were simply missed in 79% of women, according to a report from 2018.³



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Long-Term Disability

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- Migraine is a leading cause of disability across all age groups, but it's three times more common in women.⁴ Prescription drugs are available to treat symptoms, and to help prevent attacks.
- Cardiovascular disease presents differently in men and women, so different types of treatments may be required to treat female patients.⁵ In addition to prescription drugs and dietary changes, other tools such as kinesiology and physiotherapy can help people living with obesity or pain to get their mobility back so they can exercise safely.
- While osteoporosis can affect people of all genders and all ages, older women who are past menopause are at highest risk. Women are also at higher risk for osteoarthritis, especially after age 55.⁶ Bone density tests can be used to diagnose osteoporosis, and prescription drugs, kinesiology and physiotherapy can help with alleviating the symptoms of both diseases.



³ [2018 Heart Report news release | Heart and Stroke Foundation](#)

⁴ [Diagnosis and acute management of migraine | CMAJ](#)

⁵ [Treatment | Women's Heart Health Centre \(ottawaheart.ca\)](#)

⁶ [Seniors and Aging – Osteoarthritis – Canada.ca](#)



Additional resources

Our benefits plans can include additional support to help your employees stay on top of their health and improve their overall wellness.

Health is Cool 360°



- This platform is a one-stop source for up-to-date information that can be used to make informed health and wellness decisions. Some of the tools it offers are geared specifically towards female plan members:
 - > Menopause Symptoms Questionnaire – used to identify the top six symptoms to discuss with a primary care provider
 - > Contraception Decision Tool – guides the user through key questions (emergency vs. long-term contraception; hormonal or non-hormonal methods; plans for future pregnancy) to determine which types of contraception could be the best fit
 - > Women's Health: My Health Checks – helps monitor and schedule screening for certain types of cancer and other chronic or acute conditions

Employee Assistance Program (EAP)

- The mental load is the endless list of chores, responsibilities and emotional labour that tends to fall disproportionately on women. All of this cognitive labour takes a toll and puts women at higher risk of burnout. Our EAP is designed to improve workplace health, wellness and productivity, while reducing absenteeism and its associated costs.

Virtual Health Care

- On-demand health care is available to employees and their immediate families via text and video chat, 24/7. They can get refills, referrals and more, right from the comfort of their own home. This service is particularly handy for individuals who are already juggling a lot of responsibilities.

Women's Health Focus isn't one specific type of coverage—it's a combination of complementary treatments, products and services available through different benefits to provide insureds with better coverage. Depending on which treatments, products and services you choose to cover, additional costs may apply.

If you're interested in enhancing your group insurance plan's health coverage for female employees, or to find out which benefits are available with your plan, please contact your benefits advisor.



Prescription Drugs



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Long-Term Disability



About Desjardins Insurance



Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada. Desjardins Insurance has been providing innovative services to individuals, groups and businesses for over a century. These services reflect Desjardins Insurance's commitment to employee well-being, as demonstrated by the initiatives and partnerships it has participated in over the years.

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