Date: [Insert date]

Attn: [Insert name of contact]

[Insert name of Insurance Company/Service Provider]

[Insert address]

RE: Inclusion of occupational therapy services in extended health benefits plan for [Insert name of organization]

Dear [Insert name (If do not have a name, address as “To whom it may concern”)]:

It has come to my attention that my extended benefits plan does not cover occupational therapy services. The purpose of this letter is to **request coverage of occupational therapy services in my plan.**

It is well reported that Canadian workers’ benefits are insufficient and too restrictive in the types of care covered to effectively support employees[[1]](#footnote-1). **Lack of adequate supports in the workplace impacts Canadian workers, Canadian employers, and the Canadian economy:**

* Canadian companies lose on average 48 days per year from each employee to presenteeism and absenteeism, costing them $645 million annually.[[2]](#footnote-2)
* 38% of Canadian workers have taken time off work in the last five years due to mental health issues, including burnout, stress, depression and anxiety.[[3]](#footnote-3)
* In 2021, the insurance industry paid $39.2 billion dollars in benefits to Canadians ($30.4 billion for private health, $8.8 billion in disability benefits).[[4]](#footnote-4)

Providing employees with **a comprehensive extended benefits plan that includes occupational therapy will benefit you**:

* Organizations with comprehensive mental health strategies (e.g., appropriate coverage of mental health support) perform better on average in all areas, including shareholder returns.[[5]](#footnote-5)
* 68% of Canadians would take a job with a comprehensive benefits plan over another job with a higher pay, but without a benefits plan.[[6]](#footnote-6)
* 39% of Canadian workers would consider switching employers for better mental health supports and resources.[[7]](#footnote-7)

Occupational therapists provide low cost, high impact solutions to many physical and mental health-related issues and can prevent problems before they occur. Occupational therapy services can also assist in developing better practices that will lead to an improved level of health, wellness, productivity in the workforce, and reduce disability claims. Thus, **coverage of occupational therapy services benefits both employers and employees.** Adding occupational therapy services to my plan would not increase the cost of the plan, as it would simply add occupational therapy as a choice on a list of available services.

I would appreciate confirmation of receipt of this request. Please let me know about the next steps to put occupational therapy coverage in place. I can be reached at [Insert email, phone #] for further information. Thank you for considering my request.

Sincerely,

[Insert name]

[Insert contact information]

1. Future Skills Centre. (2023). Improving quality of work in Canada: prioritizing mental health with diverse and inclusive benefits. <https://fsc-ccf.ca/wp-content/uploads/2023/06/Final_Bounce3_QOW_1.pdf> [↑](#footnote-ref-1)
2. Manulife Group Benefits. (2022). The Wellness Report. <https://www.manulife.ca/business/group-benefits/wellness-report/wellness-report-in-2022.html> [↑](#footnote-ref-2)
3. Future Skills Centre. (2023). Improving quality of work in Canada: prioritizing mental health with diverse and inclusive benefits. <https://fsc-ccf.ca/wp-content/uploads/2023/06/Final_Bounce3_QOW_1.pdf> [↑](#footnote-ref-3)
4. Canadian Life & Health Insurance Association. (2022). Canadian Life & Health Insurance Facts: 2020 Edition. [https://www.clhia.ca/web/CLHIA\_LP4W\_LND\_Webstation.nsf/resources/Factbook2022/$file/2022+CLHIA+Fact+book+EN.pdf](https://www.clhia.ca/web/CLHIA_LP4W_LND_Webstation.nsf/resources/Factbook2022/%24file/2022%2BCLHIA%2BFact%2Bbook%2BEN.pdf) [↑](#footnote-ref-4)
5. Centre for Addiction and Mental Health. (2020). Mental Health Playbook for Business Leaders – Research-informed Workplace: Recommendations from Canada’s Foremost Mental Health Hospital

and Global Leader in Mental Health Research. <https://www.camh.ca/-/media/files/wmh-pbook-130120-pdf.pdf> [↑](#footnote-ref-5)
6. Ipsos. (2021). <https://www.ipsos.com/en-ca/news-polls/four-in-ten-working-canadians-say-theyve-experienced-a-decline-in-their-physical-health> [↑](#footnote-ref-6)
7. <https://www.roberthalf.ca/en/half-of-canadian-workers-plan-to-look-for-a-new-position-in-the-new-year> [↑](#footnote-ref-7)