Health Risk™ Services Inc.

We create *awesome* benefit plans.

BENEFITS 101

A Health Risk Bulletin

GRATITUDE AT WORK
FINANCIAL WELLNESS

Benefits made clearer. One topic at a time.

A meaningful thank-you goes beyond words.

When employees understand the benefits and support available to them, appreciation becomes something they can genuinely feel.

Recognition grows stronger when support feels real.

SHOW APPRECIATION

SAY THANK YOU
Make recognition specific and sincere.

LISTEN
Ask what support matters most.

SHARE THE VALUE
Explain the benefits already available.

MAKE BENEFITS MEANINGFUL

1. **COMMUNICATE** — Use clear, simple language.
2. **CONNECT** — Show employees where and how to access support.
3. **REVIEW** — Check whether benefits still fit your team.
4. **REMIND** — Repeat the message throughout the year.

SUPPORT FINANCIAL WELLNESS

Financial stress can affect health, focus and confidence. Existing benefits may offer practical support.

BUDGETING
Guidance for everyday finances.

DEBT SUPPORT
Help navigiating financial pressure.

FUTURE PLANNING
Savings and retirement resources.

CONFIDENTIAL
Remind employees support is private.

YOUR OCTOBER Gratitude Check

1. **START WITH THANKS** — Recognize a contribution.
2. **EXPLAIN VALUE** — Highlight useful benefits.
3. **SHARE SUPPORT** — Point to financial resources.
4. **KEEP LISTENING** — Ask what employees need.

Coming Soon! | A NEW REWARDING REFERRAL PROGRAM

THE VALUE OF BENEFITS
https://www.healthriskgroupbenefits.ca/blogs/5-reasons-to-offer-employees-a-group-benefit-plan/

FINANCIAL WELLNESS ARTICLE
https://www.healthriskgroupbenefits.ca/blogs/do-your-employee-benefits-include-financial-wellness/

Let us be your resource for benefits that support your people.

Not sure what your plan already includes? Connect with Luene.

ASK LUENE

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