

Benefits Granted - (a) Sickness Benefit Rules; Nature and Duration of Benefits (daily allowance, medical treatment and drugs, etc.) (b) Total Annual Amount of Benefits Paid; (c) Average Cost per Diem of Sickness.

Sickness benefits under plans adopted by representative Canadian firms are apparently graded generally according to salaries and also according to scale of contributions. Payments are not usually made for more than twenty-six weeks, but in individual cases are continued up to one year. There are also individual cases in which benefits are restricted to shorter periods. The benefits take the form of money payments, medical treatment, drugs, etc. In a great many cases, however, drugs are not supplied. The average cost per diem of sickness varies greatly. In the case of the large insurance company already referred to, the average cost for last year is given at \$3.23 a day, with an annual total of \$100,000. In the case of the railway company also previously referred to the average cost per diem last year was \$3, with an annual total of \$121,000.

Organization of Medical Service-- (a) Number of Doctors and Surgeons employed; (b) Method of Obtaining Services of Doctors; (c) Choice of Doctor by Patient; (d) Existence of Dispensaries, Clinics, Rest-rooms, Sanatoria, etc.

It would appear from the returns received that employees in many cases are free to choose their own medical assistance, the Company paying the doctor's fees. The firms often have a yearly contract with a doctor, paying so much a month per employee, in return for which the employees are guaranteed free medical attendance for themselves and often for their families, except in cases of major operations and confinements. Most of the larger concerns employ one or more doctors for medical examinations and first-aid supervision. The usual method of obtaining the services of a doctor is by an order through the employer or the benefit society. In the case of almost every establishment of any size a first-aid room or hospital is maintained, with a qualified man or registered nurse in charge. These nurses are often trained in social service work and part of their duty consists in visiting employees absent through sickness or injury. Rest-rooms are maintained by most firms. Some of the largest employers have established dispensaries, and where their operations are carried out in remote districts, hospitals have been equipped. Two large industrial plants reported a special tuberculosis program, applicable to both wage-earners and salaried workers, each case being taken care of individually.

Conditions Imposed to Ensure Financial Stability.

The affairs of the benefit fund are usually managed by a board of trustees, elected annually, composed of officials of the company and representatives of the employees, who are responsible for