



Flexible Benefits Solutions

Delivering a full suite of flexible, simple and affordable solutions.

 **Enhanced administration capabilities**

At Co-operators, our benefits delivery provides intuitive, flexible solutions for a customized group benefits administration experience. Benefits Now® takes care of the benefits and claims process from start to finish. The platform's advanced automation capabilities provide:

- An all-in-one, customized enrolment and claims submission experience
- Optimized operations that save time with improved productivity and retention rates
- A configurable digital platform that supports administration for a variety of flexible benefit plan designs, such as modular, core plus, cafeteria-style and flexible spending accounts
- A simplified, self-serve enrolment process with intuitive tools designed to enhance the plan member experience
- Comprehensive communication notification throughout the enrolment process to keep plan members informed and engaged from start to finish
- Industry-leading response times from our highly knowledgeable Group Client Service Representatives and Group Sales teams

 **Group benefits made easy**

Everything we do centres around our clients. We listen, pivot and grow with them as their needs evolve. From the quote to plan member meetings, to plan sponsor training on our intuitive digital platform, we're committed to supporting our clients and making it easy for them to do business with us every step of the way.

 **Expert claims management**

No matter the claim, our goal is always the same – healthy outcomes. Our experts are compassionate, dedicated and well equipped to support plan member well-being when they need it most.

 **Exceptional security**

Enjoy peace of mind knowing that your plan members' sensitive personal information is protected. The portal's security architecture adheres to federal and provincial privacy regulations and industry best practices and features a suite of robust mechanisms that are regularly updated for maximum protection against threats.

Benefits to the plan sponsor

The portal's fully automated file exchange and ability to interface with HRIS platforms, payroll platforms and other back-office applications ensure total integration with your existing systems. It offers:

- Personalized implementation and onboarding
- Advanced automation that eliminates errors and creates greater efficiency, cost savings and accuracy
- Support for both billed and self-reporting options
- Enhanced detailed reporting and analytics for plan usage, costs and employee participation
- Ongoing compliance support and management to stay current on legislative changes impacting benefits (reducing liability and protecting member data)
- Administration of the online enrolment process, saving time and costs
- The option for plan sponsors to offer direct billing through FlexPay, allowing plan members on a leave of absence and retirees to directly pay for their benefits

Benefits to the plan member

Benefits Now® offers plan members:

- A secure, user-friendly online platform and mobile app
- Quick, easy, intuitive online enrolment, benefit selection and claims submission on one convenient platform, personalized to the plan member
- The ability to make profile updates, including life events, beneficiary designation and dependent information



A proud Canadian co-operative

People are our top priority. We embrace the diversity of all Canadians and are committed to community partnership, sustainability and transparency. At Co-operators, we take a long-term view of business decisions to foster a sustainable organization that will be there to meet the evolving needs of our clients and communities.

We're a partner you can count on.

Contact your local group benefits account executive today to discuss partnering with Co-operators for your group benefits solutions.

Investments. Insurance. Advice.



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