



Connection

Issue 1 – 2014

Group Benefits News and Views for Clients of The Co-operators

In Brief

This issue of *Connection* is about just that: staying connected. Inside, learn about making sure your plan members stay covered with plans for retirees and anyone with a recent life change like marriage or other new family additions. There's also advice on recognizing mental health issues in the workplace and helping your plan members manage stress.

Plan sponsors can also share information about coverage for orthotics, reminders for plan members submitting Extended Health and Dental claims, and more info on Benefits Now™ for Plan Sponsors and Wellness Now™ Online.

At The Co-operators, our group is you.

Helping plan members manage stress levels

Everyone benefits from a healthy workplace. A healthy physical and mental environment contributes to positive performance and productivity from your employees.

The demands employees face, both on and off the job, may cause elevated stress levels. This in turn can lead to low productivity and dissatisfied plan members, and can affect their personal health and well-being. There are many tools available to help your plan members.

Many organizations are introducing stress management and prevention programs, which may include awarded time off, flexible work schedules, exercise and nutrition programs, on-site visits by a registered massage therapist, etc. If your organization currently has programs in place, it is a good practice to regularly remind your employees of their availability to help keep them top of mind.

The Co-operators also offers Posaction®, an employee assistance program that offers confidential counselling to assist plan members in preventing and dealing with health problems, learning techniques to improve attendance, and tools for improving quality of the work environment.

To learn more about the Posaction® program, contact your Group Benefits Advisor today!

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Submitting Extended Health and Dental claims

When it comes to Extended Health and Dental coverage, plan members must submit their claims within 12 months from the date the expense was incurred. If your policy terminates, or the Extended Health Care benefit terminates under your plan, plan members must submit claims incurred prior to the termination date no later than 90 days after the termination date.

Plan members are also encouraged to keep copies of their receipts for two years after the original claim, in case their original receipt is lost in the mail, required for co-ordination of benefits with another insurer, or for auditing purposes.



Keeping us informed: life events

Many individuals may be planning to tie the knot this year, start a new family, add to their existing one, or perhaps do all of the above. Distracted by the excitement that comes with these life events, plan members may forget to inform you of changes that impact their Group Benefits coverage. If a plan member has a new baby or is newly married, it is important for them to inform you so that you may add their baby and/or spouse to their Co-operators Group Benefits plan. This will help avoid any disruption or denial of any child or spousal claim payments if they have not already been added. Plan members should also inform you of a divorce, in the event a spouse needs to be removed from their benefit plan.

Dependents who are not added within 31 days of becoming eligible will be considered late applicants and will be required to provide evidence of good health, and dental coverage will be limited.

Please remind your plan members to let you know about any life events. If you have any questions, you may contact The Co-operators Group Client Service centre at 1-800-667-8164.

Continued coverage for retirees

Upon retiring, many individuals are left without any group benefits coverage. The good news is that provincial plans cover some health care expenses, but the bad news is that many day-to-day and emergency expenses are not covered. As a result, these individuals are left to pay out of their own pockets.

The Co-operators introduced ContinYou™ to provide guaranteed individual health and dental coverage to plan members previously covered under our group benefits plan. In order to be eligible, the plan member must apply for coverage within 60 days of the termination of their group benefit coverage, meet the maximum age, and must have been covered by their provincial health care program.

Plan members can choose from three levels of coverage. All include coverage for prescription drugs,* paramedical services, ambulance, hearing aids, and semi-private hospital.

- > **Basic** provides essential extended health care coverage.
- > **Enhanced** offers coverage for the same expenses provided by the Basic plan with increased benefit maximums for a number of services. This plan also includes coverage for vision care, eye exams, and basic dental services.
- > **Enhanced Plus** builds on the Enhanced plan with higher benefit maximums and added coverage for major dental services.

ContinYou™ is also available for dependent children who are no longer eligible under a parent's group plan and to employees who are leaving employment.

Contact your Group Business Advisor to learn more about ContinYou™

*Prescription drug coverage is not available to residents of Quebec.

Orthopedic footwear and orthotic insert benefits coverage

The Co-operators Extended Health care benefit provides coverage for orthopedic shoes and foot orthotics. Orthotics is a branch of medicine concerned with design, manufacture and application of orthopedic footwear and orthotic inserts. Such aids are prescribed, as medically necessary, to correct congenital or post-traumatic deformities and other severe foot abnormalities. Coverage is provided for medically necessary orthotic cases under the group plan.

An investigation by the Canadian group insurance industry determined that often orthopedic footwear is not medically necessary and a high percentage of claims are fraudulent. To help address these concerns, the group benefits industry re-examined their adjudication practices to ensure that only valid claims are reimbursed. Claims for orthopedic shoes and foot orthotics dispensed by chiropractors, physiotherapists and osteopaths are not eligible expense claims.

The Co-operators is committed to protecting the sustainability of your plan while providing coverage to plan members who truly need it. We ensure our adjudication practices are aligned with the Canada Life and Health Insurance Association (CLHIA) guidelines and with the group benefits industry.

To be eligible for reimbursement, a claim for orthotic inserts or orthopedic shoes must be supported by evidence that:

- > It is reasonable and customary treatment for a medical condition.
- > It was prescribed by a physician, chiropodist, podiatrist or orthopedic surgeon.
- > An assessment such a gait analysis or biomechanical evaluation has been performed by an eligible foot care specialist.
- > It was custom made using 100% raw materials and created from a three-dimensional cast of the patient's foot.
- > It was dispensed by an orthotist, pedorthist, podiatrist, or chiropodist.
- > It includes a detailed breakdown of the charges.

Off-the-shelf, mass produced footwear or pre-fabricated orthotics are not eligible claim expenses and are not covered under The Co-operators group benefits plan.

For more information on orthotic and orthopedic claim coverage, plan members may refer to their Group Benefits booklet for a detailed description of their coverage or call our Group Service Centre at 1-800-667-8164.



Mental health in the workplace

Mental Health is a very common illness that is not fully understood. According to Health Canada, it is the second leading cause of disability in Canada. It is an illness that is gaining much more attention as we come to the realization that mental health affects us all. Just like many other ailments, when not addressed it may negatively contribute to other health factors, such as heart disease, elevated stress levels, change in behaviour, depression, anxiety and more.

In the workplace, when witnessing patterns or sudden changes in behaviour relative to signs of decreased performance, poor attitude, low productivity, or a decline in dependability, there is a possibility that this individual may be experiencing a mental illness. It is important to acknowledge and support that individual by helping them find the appropriate treatment and support. By doing this, you will not only assist the individual with their recovery, but also possibly avoid a case of disability.

For more information on mental health, please visit www.cmha.ca. Wellness Now™ Online, accessed through Benefits Now™, also provides helpful tools, tips and information to support a healthier lifestyle.



Are you taking advantage of Benefits Now™ for Plan Sponsors?

Benefits Now™ for Plan Sponsors provides you with online tools and information to help you easily manage your Group Benefits Plan. With your secure online access, you will have unique features at your fingertips, including the ability to:

- > Update and add plan member information in real-time on our Health and Dental claims systems
- > View your billing statements online, with the flexibility to sort and analyze them in a way that best meets your needs
- > Communicate with us directly through our online Messaging Centre
- > Learn about plan information, including coverage details, FAQs, a glossary of insurance terms and more, through our Knowledge Centre

Don't miss out! Register for Benefits Now™ for Plan Sponsors today by calling our Group Client Service at 1-800-667-8164.

Count on healthier plan members with Wellness Now™ Online

Moving into the second quarter of the year, the excitement of the New Year is long gone and many New Year's resolutions have been long forgotten. Plan members may be feeling stressed, overwhelmed and finding it difficult to accomplish their personal goals.

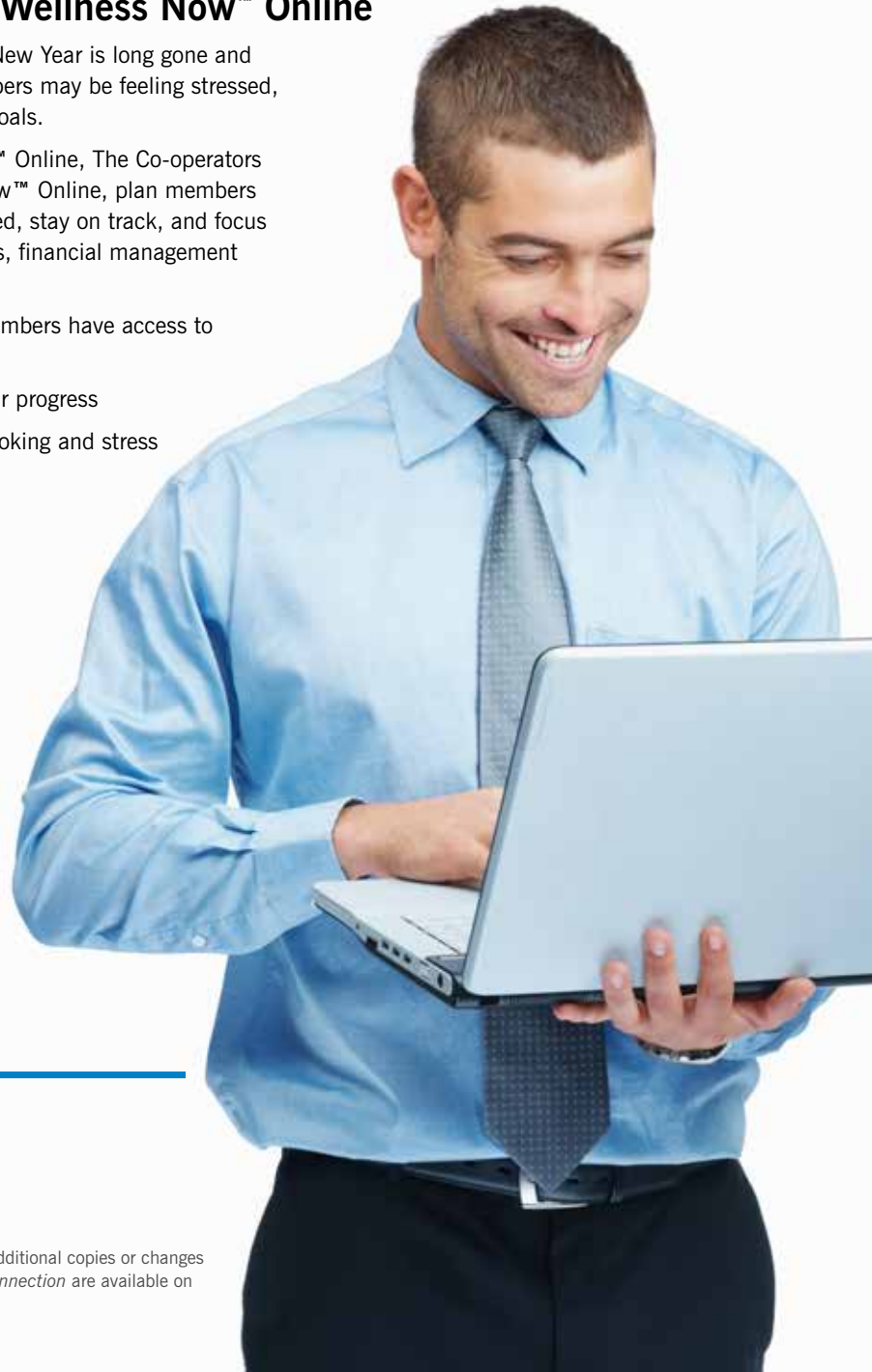
This is a good time to remind plan members about Wellness Now™ Online, The Co-operators complimentary value-added service feature. By using Wellness Now™ Online, plan members will have access to tools and information to help them get organized, stay on track, and focus on areas such as health and nutrition, goal setting, personal fitness, financial management and more!

Plan members who have registered for Benefits Now™ for Plan Members have access to Wellness Now™ Online, which provides:

- > **A goal setting tool** to help them set lifestyle goals and track their progress
- > **Health assessments** in a variety of areas including nutrition, smoking and stress
- > **A health library** with current and reliable health information provided by the Canadian Medical Association
- > **A personal health record** to store and manage personal and family health information in a centralized location

Wellness Now™ Online is a great way to promote health and wellness in the workplace. After all, healthy plan members are more productive, more engaged, and have reduced rates of absenteeism.

Encourage your plan members to visit Wellness Now™ Online today!



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Please direct your comments about this issue of *Connection*, as well as requests for additional copies or changes to the distribution list to group_marketing@cooperators.ca. This and past issues of *Connection* are available on www.cooperators.ca/groupbenefits.

*Auto insurance not available in MB, SK and BC.