



Connection

Issue 1 – 2011

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

Join us on the path to sustainability

The Co-operators is committed to doing as much as we can to ensure a better future for our environment, economy and society as a whole. In this issue of *Connection*, we share ways that our plan sponsors and their members can join us as we work towards our goals.

Inside, look for information about our partnership with Block Parent and our IMPACT! youth program for 2011. Learn about our Socially Responsible Investment (SRI) options, and how plan members can help save time and paper by submitting dental claims online. You'll also find information on keeping shift workers alert on the job, insurance for students, and results from the latest *sanofi-aventis Healthcare Survey*.



Updates for 2011

Getting to the gym. Eating healthier. Saving more. Some New Year's resolutions never go out of style, but don't forget another popular pick: getting organized. Here are a few new notices for 2011 to help keep you up to date.

Salary changes

Has a plan member's salary changed recently? Let us know as soon as possible. Not only does the updated information ensure that our billing is correct, it also helps us pay correct claim amounts.

Paying direct

As part of our commitment to eliminate fraudulent activities and follow industry standards, we are discontinuing the practice of assignment of benefits to some health practitioners, including:

- > Paramedical practitioners
- > Health supply centres
- > Vision care providers

New for 2011, all Extended Health Care and Vision Care claim forms have been revised and the assignment section removed.

While claimants no longer submit claims to be paid directly by these dispensers, note that Dental, Pay Direct Drug card and hospital benefits are unaffected by the change.

Need more information? Look for our updated messages when you call the Group Client Services Centre or visit our Plan Member Online Services (PMOS) site.

Student status

Sometimes, the path to higher education takes longer than expected. Overage, dependent children who are students are often still eligible for coverage, as long as we receive confirmation that they attend post-secondary school full time.

To find out more, check your policy for eligibility requirements, download a copy of the eligibility form through Plan Member Online Services, or visit www.cooperators.ca/groupbenefits.

Contact your Group Benefits Advisor if you have any questions about changes for 2011.

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Plan members value benefits

The 2010 edition of The *sanofi-aventis Healthcare Survey* polled 1,508 Canadian group health benefit plan members about their opinions on a variety of topics related to their plan. The results have some encouraging news for plan sponsors.

An effective retention tool

The investment you make in a benefit plan is an investment in your organization, your plan members and your reputation. According to the survey results, your investment is paying off.

Sixty-seven per cent of survey participants indicated that they think more positively of their employer because of their health benefit plan. An almost identical number (66%) agree that their health benefit plan is a strong incentive to stay with their current employer.

Access to information and plan quality

The survey also found a link between plan members' access to information about the plan and their perceptions of the quality of the plan. Eighty-four per cent of respondents who consider their access to plan information to be very good rate their benefits as excellent or very good. On the flip side, of those who indicated their access to information as poor or very poor, only nineteen per cent rate their plan as excellent or very good.

Encourage your plan members to visit Plan Member Online Services. They'll find personal claims information and general plan information in one convenient place, 24 hours a day, seven days a week. It's an effective way to put more information in the hands of your plan members and increase plan satisfaction. Plan members can find a demo and more information about Plan Member Online Services at www.cooperators.ca/groupbenefits > Online Services > Plan Member Services. Plan members can register for Plan Member Online Services by calling 1-800-667-8164.



Block Parent: partners in community safety

For the past nine years, The Co-operators has been a national sponsor of the Block Parent® Program of Canada. As a national organization focused on safer communities and volunteerism, Block Parent is an important partner in our ongoing commitment to social sustainability.

Since its start in 1968, Block Parent has grown into the largest, volunteer-operated, child safety and crime prevention program in Canada. The familiar red-and-white sign in the window of a home or business has become a lasting symbol of safety for hundreds of children, teens and adults alike. Our funding helps to produce window signs and brochures, as well as various in-kind support, advice and counsel as needed.

For more info about the Block Parent program, visit www.blockparent.ca.

IMPACT! program to continue in 2011

Given the success of the first program, The Co-operators is excited to announce that we will be hosting a second IMPACT! The Co-operators Youth Conference for Sustainability Leadership in 2011.

The first IMPACT! conference took place in September, 2009. Nearly 200 university and college students representing all areas of study from across Canada gathered in Guelph, Ontario to develop timely solutions to pressing sustainability issues. Inspired by sustainability leaders, guided by experts from industry and academia, and through vast and diverse networks, the students developed practical solutions and practices to effect change long after the conference.

Look for updates on the 2011 program and information about the remarkable things our alumni have accomplished at www.impactyouthsustainability.ca.





Investing responsibly means a better future for all

As a responsible corporate citizen, The Co-operators believes in achieving economic growth and fulfilling the needs of our clients while minimizing the impact on natural systems. With our Socially Responsible Investment (SRI) options, plan members can choose to invest in top-performing funds that balance economic, environmental and social priorities.

What is socially responsible investing (SRI)?

Investing in SRI companies means plan members can meet their financial objectives while respecting the impact on environmental, social and corporate governance (ESG) factors, such as:

- > environmental protection
- > climate change
- > human rights
- > product safety
- > attention to stakeholder concerns

By choosing SRI funds, plan members support companies that are creative and progressive in their treatment of ESG issues. In doing so, they bring their portfolio in line with their personal values.

How investments are chosen

Fund managers choose the investments by selecting innovative, growth-oriented companies that meet ESG criteria without sacrificing fund performance. The companies chosen adhere to ESG factors while maintaining consistent returns.

SRI options are available for group registered retirement savings plans and pension plans. Contact your Group Benefits Advisor for more information about The Co-operators approach to socially responsible investing.

Submit dental claims online to save time

Did you know that all dental plans with The Co-operators include the electronic claims submission option? Not only is it a fast and efficient way for plan members to submit claims, but it also cuts down on paper consumption.

Most dentists can submit claims electronically. If a dentist has a question about Electronic Dental Claims submission to The Co-operators, they're welcome to contact the Group Client Service Centre at 1-800-667-8164.

Currently, approximately 50% of the dental claims we receive are submitted electronically, which is the industry standard. We'd like to see this number increase, so encourage your clients to use electronic submission of dental claims. It helps us meet our goals for sustainability and efficient service, and it also means your clients will receive their payments sooner.

For questions about Electronic Dental Claims submission, contact the Group Client Service Centre at 1-800-667-8164.

Direct deposit claim payments

Plan members can also speed up the turnaround time and further save paper by requesting to have claim payments deposited directly into their bank account in one of two ways:

1. Log on to Plan Member Online Services. Click Personal Information, and then choose the Electronic Funds Transfer (EFT) tab.
2. Complete a Direct Deposit Application form available on our website at www.cooperators.ca/groupbenefits > Forms and brochures > Claim Forms.

When plan members provide their email address and opt for direct deposit of claim payments, they'll receive email notification when their claim has been processed. The email will also include a link to Plan Member Online Services, where they can access their explanation of benefits.



Proof of insurance now required for travel to Cuba

Effective May 1, 2010, the Cuban government requires all foreign travelers to carry a valid medical travel insurance policy to enter the country. Out-of-country emergency care coverage provided through extended health care plans from The Co-operators qualifies as medical travel insurance in Cuba.

Plan members travelling to Cuba should contact our Group Client Service Centre at least two days before leaving to request a letter confirming they have out-of-country emergency coverage under their group benefits plan from The Co-operators. The Group Client Service Centre can be reached at group_client_services@cooperators.ca or 1-800-667-8164.

Nine ways to stay alert during shift work

In 2005, Statistics Canada reported that approximately 28% or 4.1 million employed Canadians worked something other than a regular, nine-to-five day job. The disruption in one's natural body clock causes workplace sleepiness, which can lead to poor concentration, absenteeism, accidents, errors, injuries and fatalities. Fatigued shift workers are also more likely to suffer from higher stress levels leading to heart and stomach-related diseases.

Help keep your plan members healthy and safe with the following tips for staying alert on the job.

- > Get your blood flowing. Take quick exercise breaks to stimulate your nervous system and keep you alert. Stretch often, go for a walk and try some deep breathing to stimulate muscles and increase the oxygen to your brain.
 - > Switch tasks and body positions to help keep your mind alert and your joints from stiffening.
 - > Chat with co-workers or listen to the radio. A good conversation, talk radio or upbeat music keeps your mind stimulated.
 - > Use a bright light. If possible, bring a bright lamp into your workspace.
 - > Stay cool. If possible, set the temperature under 70°F, or bring in a fan. Cool, dry air on your face helps keep you awake.
 - > Switch to decaf or water. Caffeine can help you stay alert, but it also stays in your system for hours, making it difficult for you to fall asleep when you get home.
 - > Don't rely on "pep pills". Their side effects can make it difficult to do your job effectively and safely. Talk with your physician if you feel you need medication to enhance your level of alertness at work.
 - > Time your prescription medications. Ask your doctor to match your medication schedule to your work schedule to ensure that the medications work as intended without leaving you sleepy.
 - > Don't be a drowsy driver. Find a safe place to take a short nap before you leave, carpool with co-workers, ask a friend or relative for a ride, or take public transportation.
- Adapted from *Working Nights: Staying Alert at Work* by Ceridian Corporation.



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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.