



Connection

Issue 4 – 2011

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

Keeping you informed

When employees are happy and healthy both mentally and physically, everyone benefits. With this fact in mind, this issue of *Connection* focuses on the positive changes we've made to some of our products and services to help improve wellness in your workplace.

Inside, look for news on our revamped website, changes to our medical underwriting decision notification process, and our upcoming wellness product launch. You'll also find information about the contract analyst's job, how to save on drug plans with generic options, how to register for Benefits Now for Plan Sponsors, and the successes of our rehab service offering.



New wellness product coming soon

The Co-operators will be launching an exciting new health and wellness product in early 2012. Wellness Now™ is a comprehensive product designed to protect and assist your most valuable asset: your employees.

Wellness Now allows your plan members to better understand the impact of their lifestyle choices on their health. It also allows you to build solid strategies for employee health, productivity and financial management of your benefits program.

The first component, Wellness Now Online, is a complete one-stop shop for information on health and wellness topics. Beginning in January, 2012, all plan members who have registered for Benefits Now will have access to this valuable tool.

Wellness Now Online will provide your plan members with:

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

Plan members can access Wellness Now Online through a link on Benefits Now™ for Plan Members.

Healthy employees are more productive, more engaged and have reduced rates of absenteeism. The new Wellness Now product will be a valuable tool that will help you better manage and promote health and wellness among your plan sponsors.

Login to Benefits Now for Plan Sponsors for more information.

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Mental health and wellness in the workplace

To help raise awareness for mental health in the workplace, The Co-operators has partnered with the Saskatchewan branch of the Canadian Mental Health Association (CMHA). Our partnership has allowed us to host webinars and lunch and learns about mental health in the workplace for a variety of plan sponsors and advisors. We can offer additional webinars if you are interested in mental health workplace issues.

Mental illness disorders are the leading cause of medical related work absences, including both Short and Long Term Disability claims.

The affect on your employees

A psychologically healthy workplace has a significant effect on an employee's overall mental health. Workplace issues such as a poor performance review, a conflict with a supervisor or co-worker and poor job fit can all affect an employee's mental health. Psychosocial factors such as marital discord, child/elder care responsibilities and financial hardship are stressors that also impact your employees and their productivity.

What our partnership means for you

Our partnership with the CMHA is designed to help you as well as your employees by:

- > raising awareness about the factors contributing to workplace mental health
- > helping managers identify at-risk employees
- > helping keep employees at work
- > helping reduce plan costs

How you can help

Employers have a legal duty to provide psychologically safe and healthy workplaces, and to ensure that their employees are not exposed to mental injury as a result of workplace conditions. Ask your Co-operators Group Business Development Manager how you can participate in a CMHA webinar on workplace mental health.



Visit the new and improved Co-operators website

Have you seen our new website at www.cooperators.ca? Launched in June 2011, the site features a new design with fresh content and enhanced navigation.

Under the Group Benefits menu, you and your plan members can access helpful information about group plans, including:

- > Access to Benefits Now™ for Plan Sponsors, where you can add and update plan member information (depending on your access option) and view booklets and reports
- > Access to Benefits Now™ for Plan Members, where members can view their claims history and update electronic payment and contact information
- > Downloadable forms for Extended Health and Dental, Disability, Life and AD&D claims, administration forms and marketing materials
- > Contact information for both our Group Client Service Centre and regional sales and service offices

To get to the new Group Benefits section, go to www.cooperators.ca/groupbenefits.

If you had links or favourites saved on the old site, remember to create new ones.

Changes to Medical Underwriting decision notification process

As part of our commitment to provide more efficient and streamlined service to our clients, we have standardized our medical underwriting decision notification process. To ensure a consistent service experience, the following changes were made in regards to who receives the decision notification:

- > Plan Administrators will be advised of all approvals and declines
- > Approval letters are addressed to plan administrators and copies are provided to applicants
- > Detailed decline letters are provided to applicants and notification of decline letters are provided to plan administrators

If you have any questions regarding these changes, contact your Group Business Development Manager.





On the job with a contract analyst

Lindsay Tait has been a Contract Analyst in the Group Contract Development Department for the last five and a half years. She is responsible for issuing and writing non-standard group contracts, employee booklets and amendments as well as training for her team members. Lindsay is one of four contract analysts responsible for answering questions related to policy wording, ensuring our internal teams have a solid understanding of contract language, intent and interpretation.

Although you may not directly work with Lindsay, she helps ensure that you receive a seamless client service experience at The Co-operators. She appreciates the fact that her work and its accuracy affects many people, so she strives to provide the best service possible.

Lindsay describes The Co-operators as a great place to work. "The Co-operators has a great work/life balance and it is community oriented," she says. "It feels like a family." Lindsay passes that feeling on as she strives to treat all of her clients like family. To her, every client is important, whether they are co-workers, advisors, plan sponsors or plan members. Knowing that her ideals are supported, motivates her to give back to the company.

All staff members at The Co-operators value you as our plan sponsors. It is important to us to ensure you are provided with plan information in an efficient and friendly manner. Lindsay is an excellent example of how our employees are dedicated to providing you with great service every day.

Save more on your drug plans with generics

With patents expiring and generic drug reform sweeping the country, it's no surprise that generic drugs are capturing plan sponsors' attention. Among the top 30 drugs covered under most benefit plans, several have already come off patent and nearly all will over the next few years. As patents expire, generics become available in the market. The increased availability of low cost generic drugs could translate into savings for you and your plan members.

Although generic drugs are considered comparable to their brand name counterparts, they typically come at a fraction of the cost. To ensure that generic drug prices remain low, several provinces have legislated that the price of generics be capped at a percentage of brand name drug cost. Called the generic drug reform, the caps, for the most part, will apply to both public and private payers alike. By encouraging the use of generics, the drug reform has the potential to increase savings to your plan.

Plan design and plan member education are important in realizing generic drug savings. By making changes to your plan design, including generic drug substitution, you may gain increased savings without adversely impacting your plan members.

With the right drug plan in place, the increased availability and lower cost of generics could help you and your plan members save more on prescriptions. Contact your Advisor today.



Reminder to register for Benefits Now™ for Plan Sponsors

Benefits Now for Plan Sponsors is your online portal to a wealth of information about your plan and your members. It also features the following:

- > Real-time record updates. Plan member information is updated in real time on our Health and Dental claims system as it is added to Benefits Now. This means you can print a pay-direct drug card, where applicable, for a member immediately after the enrolment is processed.
- > Secure messaging centre. Send us inquiries and attachments securely.
- > Benefit booklets. Access electronic copies of your Co-operators booklets online.

If you haven't already, you can register by calling the Group Client Service Centre at 1-800-667-8164.

Get to know our rehabilitation services

We take pride in offering value-added services that help you support your plan members by ensuring they get the help they need.

Starting in June 2009, our rehabilitation services team embraced the opportunity to improve client service by expanding our resources into many communities across Canada. Rehabilitation case managers were strategically placed in various provinces to allow face-to-face meetings with claimants, plan sponsors and treatment providers. As a result, we are better able to understand your needs and unique community factors, while establishing positive and effective relationships with everyone involved in the claim.

Through our improved service model, our return to work success rates have increased significantly and your plan members are able to go back to work sooner. This is a key benefit for plan sponsors. Our rehabilitation case managers have been working with plan sponsors to remove barriers to successful outcomes while providing quick interventions to enable faster recoveries. Having a local presence allows us to make quick decisions for intervention such as treatment, training and negotiating return-to-work plans. This avoids unnecessary delays and increased costs.

Early Intervention services have also benefited from our local presence as rehabilitation staff members can provide quicker intervention to prevent a long-term absence from the workplace.

For more information on rehabilitation services, contact your Group Business Development Manager.



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