



Connection

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

New mobile claims app on its way in early 2015

Soon your plan members will be able to submit Group Benefits claims right from their smartphones. Scheduled to launch in the first quarter of 2015, the app will include the same features as the online version available through Benefits Now™ for Plan Members. Plan members will be able to use their phone cameras to send photos of supporting documents for their claim submissions. Look for the iPhone version to be delivered first, with the Android version following soon after.

Save on premiums by providing qualifying Short Term Disability benefits

A premium reduction program for qualifying Short Term Disability (STD) benefits saves you money on premiums and gives plan members seamless, one-stop coverage in case of an illness or injury.

The program allows employers to pay employment insurance (EI) premiums at lower rate if your employees are covered by an STD plan that meets certain requirements set by Human Resources Development Canada (HRDC). If your STD plan provides benefits equal to or better than the disability benefit provided under the EI plan, you can register the STD plan and qualify for a reduced EI premium rate. How much you save depends on the employee's insurable earnings and the date you submit the initial application.

EI provides special benefits to those who can't work because of illness, injury or quarantine. It also allows for maternity, parental (including adoption) and compassionate/family care benefits. When you make similar income protection coverage available to your employees, the employee may not have to collect from EI, or may collect for a shorter time. Because this reduces the demands made on the EI system, the government initiated this program to return the savings to both employers and their employees.

The employee's eligibility waiting period must be no longer than three months of continuous employment. If the plan waiting period is more than three months, the employer may still qualify for part of the premium rebate. If your registered STD plan changes, be sure to notify EI within 30 days of the change.

For more information on the Employment Insurance Premium Reduction Program and if your STD plan qualifies, contact Service Canada at www.servicecanada.gc.ca/prp.



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Why choose a Health Spending Account for your plan members?

Offering a Health Spending Account (HSA) to your employees helps maintain a healthy, productive workforce, and gives you an edge for attracting and retaining high-calibre employees.

An HSA is a tax-advantaged spending account you fund for your plan members to pay for health and dental expenses not covered by your Group Benefits plan or your provincial health plan. The account reimburses claimants for a wide range of health-related expenses not covered by provincial medicare plans and for services no longer covered by government programs. HSAs also help your plan members pay co-insurance payments, deductibles and amounts in excess of their Health and Dental plan limits.

Plan members can submit HSA claims online through Benefits Now™ for Plan Members.

For more information, talk to your Group Benefits Advisor today.



Outsmarting health care fraudsters

Did you know that up to 10% of total health care costs in Canada are fraudulent? You can protect your plan and keep it affordable by helping us detect fraud.

If you suspect a fraudulent claim, contact the Canadian Health Care Anti-Fraud Association (CHCAA) at www.chcaa.org/report to report it anonymously, or contact our Client Service Centre at 1-800-667-8164.

Fraud detection and prevention helps everyone. We adjudicate claims based on the policy to prevent unnecessary premium increases due to fraudulent activity.

Our state-of-the-art claims system and our trained adjudicators can detect potential fraud situations, such as:

- > Multiple practitioners and multiple family members with maximum charges allowed by the plan
- > Large sums awaiting reimbursement
- > Multiple family members incurring expenses at the same time
- > Extended periods of activity or history
- > Invoices showing the balance being carried through several dates of service, but only one payment
- > Inappropriate treatment for the age of patients

When we suspect potential fraud, we request supporting documentation from the plan member and make sure the expenses make sense. Each provider has to validate the expenses. We also maintain a provider watch list and actively participate in anti-fraud associations.

We're doing everything we can to prevent fraud from affecting your bottom line. Working together, we can help eliminate this issue and make sure everyone gets full value from their health plans.

Reminder: salary updates

Have you had any updates to your plan members' salaries recently? If so, please let us know as soon as possible. Not only does the updated information ensure that our billing is correct, but it also helps us pay the correct claim amounts. If you have any questions regarding updating plan member salaries, contact us toll free at 1-800-667-8164.

How to improve employee mental health and productivity

Are you experiencing employee absenteeism and low productivity? The Posaction® Employee Assistance Program (EAP) could be your answer to improving employee mental health, staff engagement and retention.

Posaction®, offered by The Co-operators and provided by Solareh, helps promote wellness and health in the workplace. The program provides confidential, short-term problem-solving assistance through:

- > Face-to-face counselling: Each calendar year, plan members and their eligible dependents can receive up to a total of 12 hours of face-to-face psychosocial counselling for family difficulties, work-related difficulties, personal problems or dependency problems.
- > Telephone counselling: Each calendar year, plan members and their eligible dependents can receive telephone counselling for legal problems, financial problems or for difficulties associated with eldercare or childcare. There is no limit as to the number of requests for telephone counselling.

Second Opinion Consult helps plan members diagnosed with a serious illness get a second opinion assessment from medical specialists at top North American hospitals. The assessment report will confirm or modify the diagnosis and suggest appropriate treatment options.

Early Intervention Programs offers support during the early stages of a plan member absence to help them actively work towards improving their health and returning to work.

The Manager Assistance Program helps managers detect issues sooner to keep plan members healthy, productive and working rather than going on disability.



Tax changes coming for Short Term and Long Term Disability plans

Beginning January 1, 2015, The Co-operators will update how taxable Short Term and Long Term Disability plans are administered to align with new Canada Revenue Agency (CRA) requirements.

The CRA now requires that benefits paid from these plans be taxed at the source using applicable payroll tax table amounts. Previously, plan sponsors or plan members could request other options for withholding tax such as a specific amount or percentage, or defer them until they file annual taxes.

As of January 1, plan members who receive taxable disability benefits but do not have income tax deducted at the source may notice a lower disability benefit payment as a result of the tax withholding. If a plan member selected a flat tax amount or percentage, the withholding tax will be changed to align with the applicable payroll tax tables. This may result in a change to the plan member's benefit payments.

For plan members in Quebec, provincial income tax has always been deducted from the disability benefit payments before being issued; however, federal income tax will be now deducted in the first quarter of 2015.

If you have any questions about this change, please contact your Group Benefits Advisor.



Tips on maintaining a healthy work/life balance

In addition to the stresses of the workplace, life gets busy with our many different roles as parents, spouses, friends, volunteers, and caregivers.

The Canadian Mental Health Association has resources to help you find out what your mental strengths and weaknesses are so you can improve your work/life balance and help your plan members achieve the same. Visit them online at www.cmha.ca/mental-health/your-mental-health/worklife-balance/.

Proof a health benefits plan is important to plan members

Are you thinking of making changes to your health benefit plan? The Sanofi Canada Healthcare Survey, Canada's premier survey on health benefit plans, has a wealth of information to help you decide what kind of coverage your plans should provide.

According to this year's survey:

- > Plan members are looking to their plan sponsors to support their personal health. Most carriers provide some kind of wellness program, but plan sponsors need to boost awareness of the tools available, where to find them and how best to use them.
- > A plan needs to include coverage for plan members of all ages, from generation Y (born 1980 to 2000) to baby boomers and beyond. Younger respondents were more likely to view benefits as a right rather than a privilege, and want more flexibility. Boomers and Gen X respondents shift their focus towards elder care, needing features like flexible work hours, emotional support, compressed work weeks, and compassionate care leave.
- > 48% of plan members expect access to their health plan after retirement, but only 23% of plan sponsors actually offer post-retirement plans.
- > Plan sponsors who view and manage health benefit plans as an investment rather than a cost are more likely to experience reduced absenteeism, improved productivity and an engaged work force.

We can work with you to provide options for your Group Benefits needs. Ask your Group Benefits Advisor today about what we can do to help you address the issues you find most important.

To see the complete survey results, visit the Sanofi website at www.sanofi.ca.



Co-operators Life Insurance Company

1920 College Ave., Regina, SK S4P 1C4

Toll free: 1-800-667-8164 Fax: 306-761-7373

www.cooperators.ca group_marketing@cooperators.ca

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