



Connection

Issue 2 – 2015

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

New group benefits offering for small businesses

You've worked hard to build your business; we're here to help you protect it. After completing an in-depth market review of our small-business products, we're pleased to introduce GroupElements™.

GroupElements™ 10, for groups with three to 10 plan members, and GroupElements™ 35, for groups with 11 to 35 members, have been designed to provide our small-business clients with the best value for their Group Benefits dollars. It's a product that can grow and evolve with your small businesses, and offers comprehensive service that meets your unique benefits needs.

If you have three to 35 plan members, look for details about GroupElements™ in your upcoming renewal.

Coming soon: Benefits Now™ plan member app for iPhone†

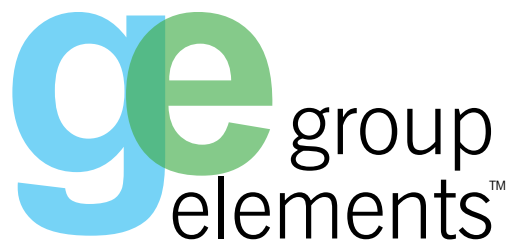
This summer, your plan members will be able to submit their health and dental claims faster and easier with our new iPhone app. This convenient new tool will include features like:

- > plan member and dependent coverage information
- > EFT banking information
- > electronic pay-direct drug card
- > benefit summaries, including HSA for plans that include it
- > amounts used and remaining for the year
- > claims submission and auto adjudication for certain benefits
- > claims history
- > plan member provider listing

There's no longer any need to scan and attach supporting documentation. Plan members can snap a photo using their iPhone and attach it to their claim submission.

By using this app to submit their health and dental claims quickly and on the go, your plan members will have more time to spend on what really matters.

Watch for more information closer to the launch date. An Android version will follow in the future.



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How well do you know your critical illness coverage?

The best time to look into what critical illness coverage your plan includes is before one of your plan members needs it, so you can provide them with the support they need right away.

If the unexpected happens and a plan member is diagnosed with a critical condition such as cancer, it can be extremely overwhelming, and emotionally and physically draining for the individual as well as his or her family. You can provide support by knowing what's covered under both your group benefits plan and your provincial health care plan. By understanding this coverage, you can help provide them with the information they will need during this very stressful and difficult time.

When an individual is diagnosed, they often don't know the details or what their treatment plan will be. Offering support to your plan member and being understanding of their situation can help ease some of the tension they may be feeling. Providing work accommodations if needed is also a big help.

Everyone handles a diagnosis in their own way, especially considering how critical illness affects their lifestyle. It helps to remind your plan member that you are always available to speak to about any concerns they may have or provide them with information on any employee assistance programs you may have in place.

Our claims staff are also available to help answer questions and ensure your plan members receive the support they need. The definition of critical illness, including a list of covered illnesses is also covered in their benefits booklet.

Check your travel coverage

Many people are taking time off for summer trips, so remind your plan members to review the applicable maximums and reimbursement levels under their group health care plan listed in their benefits booklet.

They should also take the opportunity to review their Emergency Out-of-Country coverage if it's included in your plan. Emergency Out-of-Country covers certain expenses related to emergency medical treatment beyond what is covered by your provincial health care plan.

Plan members may want to consider purchasing additional travel insurance, which covers non-medical expenses including trip cancellation or lost baggage, as these are not covered in the group plan.

Visit cooperatorstravelinsurance.ca for more information about additional coverage for worry-free vacations.

Stay sun-smart this summer

Skin cancer, including melanoma, is one of the fastest rising of all cancers in Canada, yet it's also one of the most preventable. Share these tips to protect your plan members.

- > Plan outdoor activities before 11:00 a.m. and after 4:00 p.m., or whenever the UV Index is 2 or less. Check Environment Canada or your local weather networks for the UV Index.
- > Cover up with loose-fitting, tightly woven and lightweight clothing and a hat with a wide brim.
- > Apply an SPF 30 (broad-spectrum) sunscreen 20 minutes before going into the sun, even if you wear a hat. Don't forget your ears, chin and neck, and use lip balm. Reapply as needed.
- > Wear UVA and UVB protection sunglasses with even shading and medium-to-dark lenses.
- > Keep babies under six months old out of direct sun. If it's unavoidable, use a small amount of sunscreen and apply to face and hands.
- > Ask your doctor or pharmacist if your medication will increase your sensitivity to the sun.
- > Avoid tanning beds and sun lamps.

Sources: Health Canada and the Canadian Cancer Society, Canadian Dermatology Association





Canadian Blood Services receives \$50,000 donation from The Co-operators

To help establish four umbilical cord blood collection agencies at hospitals in Ottawa, Toronto, Edmonton and Vancouver, The Co-operators has donated \$50,000 to Canadian Blood Services.

Every day, approximately 1,000 Canadians are desperately in need of stem cell transplants as their best hope for recovery. But there are not enough donors, and the registry of donors does not reflect the ethnic diversity of Canadian patients. Instead, we rely on international sources for cord blood transplants, which is time consuming and costly.

Patients receive cord blood stem cell transplants to treat over 50 diseases and disorders, such as leukemia, lymphoma, aplastic anemia, inherited immune system and metabolic disorders. Stem cell research and treatment can potentially change the treatment of many diseases, including Parkinson's disease, Multiple Sclerosis, Huntington's disease, Alzheimer's disease, heart disease, joint repair, diabetes and asthma.

"These four umbilical cord blood collection agencies will play a critical role in the long-term well-being of Canadians by providing the opportunity for more research and treatment of diseases and, in the end, save more lives." says Kevin Daniel, Co-operators Life Insurance Company Executive Vice-President and Chief Operating Officer. "As part of a co-operative, we will continue to help strengthen our communities through community involvement, participation and investment."

Benefits play an important role in employee satisfaction

When Canada's Best Employers explain why they think they made the list, over 30% credit their benefits plan² as a contributing factor.

Canada's 30 Best Pension and Benefits Plans list highlights organizations that offer benefits outside of the traditional offerings, known as soft benefits, such as employee recognition programs, flexible work arrangements, and tuition reimbursement programs. "Organizations on this list have both a fairly high degree of employee engagement in terms of the attitude working there in general, and high satisfaction with their benefits," says Neil Crawford, a senior consultant with Hewitt Associates.

Strengthen your group benefits plan to attract talent

A comprehensive group benefits plan will help your organization attract and retain talented employees, minimizing turnover costs.

In a 2011 Harvard Business Review Analytic Services survey of human resource leaders, 60% said an attractive benefits package is "very important" in recruiting and retaining quality employees, as opposed to only 38% who said a high base salary is very important.

We can help you find which package works best to attract talent in your industry by reviewing the cost to the benefits delivered. We also suggest you survey your employees every year to discover which benefits are the most meaningful to them and will make them the most productive and engaged.

Financially stressed employees cost you in the form of increased health care costs and reduced productivity. Because your business depends on your employees, the right group benefits plan is an effective supplement to an attractive salary to recruit top talent.

²Source: Canadian Business



Student eligibility

With end of the school year approaching, now is a good time to remind plan members to review their benefit plan to determine if they need to extend coverage for students past the specified age bracket. This will ensure students continuing their education over the summer months will receive uninterrupted Extended Health and Dental coverage.

Plan members with an eligible dependent student must complete a Student Eligibility Form each year, which they can download through Benefits Now™ and return it to The Co-operators by August 15.

If you have any questions about benefit coverage for dependent students, please call our Group Client Service Centre at 1-800-667-8164.

Keep plan members safe with distraction-free driving

Do you provide your plan members with a mobile device to keep in touch while they're out of the office? Distracted driving is a growing concern, and using mobile phones behind the wheel is one of the main culprits. Research shows that 80% of collisions happen when the driver takes their eyes off the road for three seconds before a crash¹.

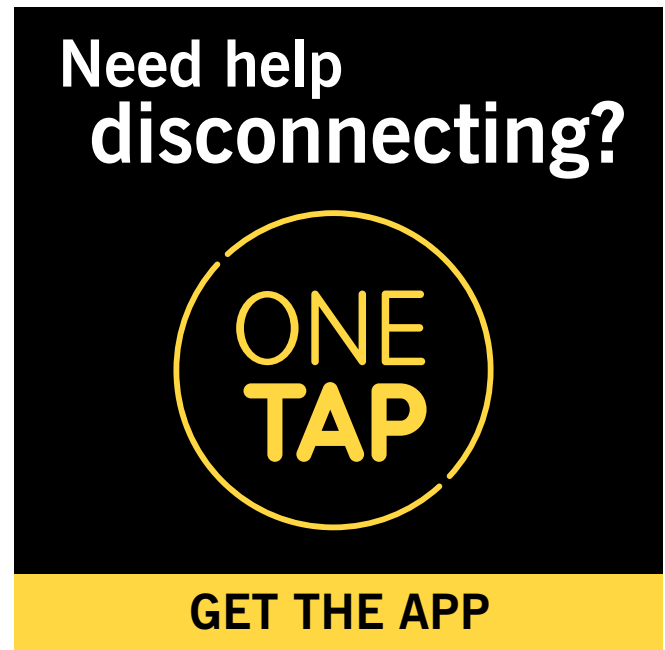
Help keep your plan members safer while they're on the road by encouraging them to download and use our free OneTap app.

OneTap is a smartphone app that helps reduce phone-related distractions when you're behind the wheel. With just a single tap, OneTap knows you're driving and steps in to manage your incoming calls, texts and alerts, leaving your attention where it needs to be: on the road. It automatically responds to calls and texts with a message saying you're driving and can't respond. If something important comes up, you'll be notified to pull over for an urgent message.

The Co-operators provided financial support to the developer, AppColony, to ensure all Canadians can get the app for free.

You've invested in a Group Benefits plan to help protect your most valuable resource: your employees. Support distraction-free driving by encouraging your plan members to download and use OneTap today. Plan members can visit www.getonetap.com to download OneTap for Android or to register online so they can be the first to know when the iPhone[®] version is available later this summer.

¹Source: The Canadian Council of Motor Transport Administrators.



Need help
disconnecting?

ONE
TAP

GET THE APP

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The Co-operators® used by Co-operators Life Insurance Company under license from The Co-operators Group Limited.

*Auto insurance not underwritten by The Co-operators in BC and MB. Extension policy offered in SK.

†iPhone is a trademark of Apple Inc., registered in the U.S. and other countries.