



# Connection

Issue 3 – 2015

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

## Get Benefits Now™ for iPhone today

Benefits Now™ for iPhone is available for download in Apple's App Store.

With the Benefits Now™ app, plan members can submit and manage their claims on the go, so they have more time for what matters most. Forget about scanning receipts and attaching paperwork. With Benefits Now™, plan members can simply snap a photo and upload it along with their claim.

Encourage your plan members to log on to Benefits Now™ for Plan Members to watch a short demo video and learn more about the app. Plan members can contact the Group Client Service Centre with questions, or use the "Ask a Question" feature of Benefits Now™ for Plan Members online.

An Android version will be available later this year.



## Is your Health or Vision Care provider utilizing theclaimsXchange®?

Speed up and simplify Extended Health and Vision Care claims. Plan members can have their health providers submit claims directly to The Co-operators on their behalf through theclaimsXchange® – our online claims submission portal.

There are many reasons why this secure claims process will benefit plan members. Not only does it reduce the need for paper or e-claims submissions, it may even help reduce their out-of-pocket expenses. All they need to do is give their group and certificate numbers, as well as any necessary doctor referrals for a particular service, to their health providers.

Health providers – including chiropractors, chiroprodists, massage therapists, osteopaths, physiotherapists, podiatrists, speech therapists and vision care service providers – are all eligible to participate after registering. If a provider is not already registered, they may be referred to theclaimsxchange.com to complete the quick registration, which allows them to submit claims on the plan members' behalf. If a provider encounters any problems with theclaimsXchange®, they can contact the support line at 1-866-394-3648 or help@theclaimsxchange.com.

Please note that providers have the option to accept assignment of benefits or may require the plan member to pay the full amount of the service provided – to be reimbursed at a later date. The payments can be made to either the plan member or the provider.

***If plan members have any questions about theclaimsXchange®, please have them contact The Co-operators Group Client Service Centre, through the "Ask a Question" feature in Benefits Now™ for Plan Members, or by calling 1-800-667-8164.***

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## Help your staff establish work/life balance

A key factor in maintaining a healthy, motivated staff is how well your employees balance their work and personal life.

Increasing demands on our time, both in and out of the office, leave many individuals feeling pressure to fit everything in. The 2015 Sanofi Canada Healthcare Survey indicated that 41% of respondents feel overwhelmed on most days due to work and their personal lives.

Balancing daily work tasks with running a household, caring for others and spending time with family/friends can cause staff to feel both physically and mentally fatigued, leading to poor performance and increased time off due to illness. Consider providing your staff with added support, such as:

- > Flexible hours
- > Telecommuting options
- > Rewarding overtime
- > Establishing clear work expectations
- > Providing access to health and wellness programs

## 2015 Sanofi Survey highlights

Each year, Sanofi Canada conducts a national survey to determine the effectiveness of Canada's employer-sponsored benefits plans, and how satisfied the country's workforce is with these plans. The survey is a valuable tool for health benefit administrations, helping them make decisions about the kind of health coverage their plans will include.

This year's survey obtained feedback from 1,504 plan members, as well as 504 plan sponsors. Emerging trends include:

**Flexible plans** – 64% of respondents indicated that they would choose a flexible plan if available, even though 77% currently have traditional plans. In today's diverse workforce, with large generation gaps, aging baby boomers and chronic diseases, flexible and targeted plans may deliver better value.

**Health management** – 31% of plan sponsors embrace the idea that healthier employees can lead to a healthier bottom line. Many organizations are no longer using benefit plans for the sole purpose of attracting and retaining employees, but are now incorporating them as part of their corporate strategy to grow their core business and improve productivity.

**Chronic diseases** – 56% of plan members have been told by a doctor that they have a chronic condition, but plan sponsors believe only 26% their workforce have such conditions. It seems that employers may be misjudging the impact chronic diseases will have on both productivity and claims in the future. You can help facilitate early detection by holding health risk screenings onsite in the workplace, which 45% of plan members indicated they would use.

**Review the full report at [sanofi.ca](http://sanofi.ca) for additional data, reports and tips.**



## Life event changes must be reported within 31 days

It's important to remind your plan members to inform you of any life event changes as soon as possible. This will limit any disruption or denial of their coverage.

When a plan member has a baby or is newly married, they must inform you so you can add the new dependant(s) to their Co-operators Group Benefits plan. Dependants not added within 31 days of becoming eligible will be considered late applicants and will be required to provide evidence of good health. Dental coverage will also be limited.

Plan members should also inform you of a divorce, in the event a spouse needs to be removed from their benefit plan.

**If you have any questions, contact The Co-operators Group Client Service centre at 1-800-667-8164.**



## Reminder: Re-enrol dependent students to keep them covered

Plan members with an eligible dependent student will have their student's coverage terminated, effective Sept. 1, if they did not submit their Student Eligibility Form by the Aug. 15 deadline. Any subsequent claims will be denied. If a Student Eligibility Form is received after Aug. 15, the coverage will be reinstated to the termination date, with no gap in their coverage. Any claims can then be resubmitted.

Coverage for students enrolled in the spring semester will continue over the summer months if they plan to return to school in the fall and are not covered under another group benefit plan during that time.

Plan members can find information about eligibility requirements in their benefit booklet.

Avoid declined claims and extra paperwork by reminding your plan members to update student status for their dependent children.

***For more on benefit coverage for dependent students, call our Group Client Service Centre at 1-800-667-8164.***

## Pharmacare Integration Policy Benefiting plan sponsors and members in BC, MB and SK

Every province and territory has a drug program that helps residents pay for expensive medical prescriptions, supplies and more – each with unique guidelines. Generally, pharmacare is for people who aren't part of a group benefits (GB) plan, have medical costs that exceed their GB plan, or have higher than average drug costs in relation to their income, as well as seniors and children.

In British Columbia, Manitoba and Saskatchewan only, pharmacare plans are “first payer” for eligible drugs listed in the respective provincial formulary. Once plan members have met a set deductible based on their family income, eligible drug costs are reimbursed first through pharmacare, then through GB. As such, The Co-operators has a Pharmacare Integration Policy specifically for BC, MB and SK.

In accordance with policy/contract provisions, our Pharmacare Integration Policy ensures that plan members in BC, MB and SK register for their provincial pharmacare plans. Once registered, and once plan members reach their pharmacare deductible, their pharmacare plan will cover all or part of the eligible costs that plan sponsors would otherwise cover.

### To co-ordinate claims, we use a threshold-based claims tracking system, as follows:

- > After we have paid \$1,000 in prescription drug claims to a plan member within a calendar year, we send a letter requesting they apply for their provincial pharmacare plan.
- > Until we receive registration confirmation from the member, we implement a \$1,500 “claim threshold.”
- > When the plan member reaches their \$1,500 threshold, we send a second letter requesting “proof of enrolment” before we will pay any additional claims.

Our Pharmacare Integration Policy is a seamless process that benefits both plan members and sponsors. It ensures that plan members get the maximum financial assistance from both plans, minimizing out-of-pocket expenses for plan members, and containing costs for plan sponsors.

***For more information about provincial pharmacare programs, including how to apply, please visit Health Canada.***

*Our Pharmacare Integration Policy is a seamless process that benefits both plan members and sponsors.*



## The Co-operators recognized as a top corporate citizen

For the sixth consecutive year, The Co-operators has been recognized among the Best 50 Corporate Citizens in Canada, this year ranking ninth.

External recognition such as this affirms that we continue to make significant progress toward our vision of becoming a catalyst for a sustainable society. We are committed to this vision and will

continue to ensure that our efforts align with our values and co-operative principles.

Corporate Knight's annual listing is based on publicly disclosed data. The methodology relies on 12 key performance indicators including Board diversity, resource use, sustainability mandate and oversight, and percentage of women in executive management.

This recognition would not be possible without the commitment of our internal and external partners who collaborate with us to help create stronger, more sustainable communities.

## Co-operators provides \$200,000 to 12 community-based organizations

Twelve organizations across Canada have received funding to support and strengthen the vital services they provide to their communities. In June, The Co-operators announced grants totalling more than \$200,000 to organizations that work to increase employability for marginalized people in their communities by providing training and employment opportunities. The funds will be used to help local residents overcome barriers to employment and become more self-reliant.

The funding is provided through our Community Economic Development (CED) Funds, which were established in 1995 to commemorate our organization's 50th anniversary. Our CED Funds have since contributed

\$5.1 million to 125 organizations nation-wide that are dedicated to supporting disadvantaged individuals as they gain the skills and confidence to find employment.

The Autism Society of Newfoundland and Labrador will put their grant towards a marketing plan for their onsite social enterprise, which employs young adults with Autism Spectrum Disorder. Similarly, Working for Change (Toronto), will utilize their funding to help expand two establishments that provide employment opportunities for people with mental health challenges. The Cridge Centre for the Family (Victoria) will use their grant to support Feeding the Future – a social enterprise that provides training and employment for survivors of brain injuries.

*The funds will be used to help local residents overcome barriers to employment and become more self-reliant.*



The other organizations to receive funding include Spectre de Rue (Montreal), Operation Come Home (Ottawa), Art Starts (Toronto), Free Geek Toronto, Roots to Harvest (Thunder Bay), North End Community Renewal Corporation (Winnipeg), Vecova Centre for Disability Services and Research (Calgary), Family Services of Greater Vancouver and the Community Social Planning Council of Greater Victoria.

Supporting community-based organizations is important part to our organization, and we will continue to advocate for solutions to the unmet needs of marginalized Canadians.

## Co-operators Life Insurance Company

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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](http://www.cooperators.ca/groupbenefits).

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

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