



Connection

Issue 1 – 2012

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

Evolving to serve you better

Part of our mission to continually serve you better is to ensure we're in tune with your needs. This issue of *Connection* highlights some of the ways we're improving our products and services to provide everything you need in a Group Benefits plan.

In this issue, look for news on how we're making it easier for you to get more done online with our updated forms, Wellness Now Online, and our new Click and Learn plan sponsor online learning centre. Discover how to enhance your plan with Optional Life and AD&D products, and learn about new processes for managing migraine medication and narcotic prescriptions. Plus, find out how we're celebrating the International Year of Co-operatives and how you can get involved.



Our group is you

You have a choice when it comes to your Group Benefits provider and we are glad you've selected us. We're proud to provide you with a benefits plan that focuses on strong relationships, technology, health management and client commitment.

The Co-operators values our partnership and we will continue to ensure you have the right Group Benefits plan for your members. We know that trust is earned from focusing on long-term performance, not short-term financial gain, and we strive to help you make the most of your benefit dollars.

The right choice for Canadians

The Co-operators is a Canadian owned company that has been offering group benefits to Canadians for more than 50 years. We understand Canadians, where they work, how they live and what they need to ensure the health and prosperity of their families.

At the core of our Group Benefits program is our commitment to understanding and meeting your needs. We listen and we are flexible, viewing all our clients as individual in character, membership preferences and benefit requirements.

Information and support when you need it

We want to make it easy for you to work with us. Our technology provides the foundation for our business and we continue to make significant investments to improve services for clients. Our new administration system, single platform for Health and Dental adjudication and Benefits Now™ websites provide real time, integrated solutions that support our partnership with you.

Health management and prevention

The overall wellness of plan members is important for the success of your organization. Helping your plan members take charge of their own physical and mental well-being will improve performance and productivity while preventing or reducing claims. We offer a variety of services to help solidify your relationships with plan members and provide them with support when needed. For more info on our new wellness program, which launched in January of this year, log in to Benefits Now for Plan Sponsors.

When the time is right for you, we can offer a complete suite of cost-effective group solutions including insurance, investment and retirement services. We truly care about our clients and have the expertise and full range service portfolio to prove it. **At The Co-operators, our group is you.**

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Optional products to enhance your plan

Are you aware that you can offer increased coverage to your plan members without additional plan costs? You can achieve this by adding optional products to your current Group Benefits plan.

When you choose to offer Optional Life and/or Optional Accidental Death and Dismemberment plans to your plan members, they can decide if they require extra coverage and how much would meet their needs. Plan members are responsible for the premiums through payroll deduction, which is convenient for them and does not add additional costs to your overall plan.

Optional Life

This benefit is available to a plan member and/or a spouse. Our standard plan allows plan members to choose coverage in multiples of \$10,000 up to a maximum of \$500,000. To determine if the applicant is an acceptable risk, we require evidence of insurability.

If, for any reason, the plan member decides to leave the group, he or she has the option to convert the insurance to a portable individual life insurance plan if the plan sponsor has chosen to make it available.

Optional Accidental Death and Dismemberment

Plan members can purchase this benefit for themselves or for their entire family. Our standard product is available in multiples of \$10,000 to a maximum of \$300,000 and plan members will be asked to answer three questions to determine if they are an acceptable risk.

Optional products offer plan members freedom and flexibility to add the coverage they feel they need the most.

Your Group Business Development Manager can help you set up or make changes to your Optional benefits today!



New maximums for migraine medications

The Co-operators wants to ensure that your plan is competitive and protected. One of the measures we have taken to accomplish this is to implement new dosage limit maximums for migraine medications.

We now apply a limit to a classification of drugs called triptans, which often has higher utilization than medically recommended. These drugs are used to treat migraines and cluster headaches.

Although this maximum is in place to help protect your plan, we also want to ensure your members have access to the appropriate coverage. If plan members have conditions that require a higher-than-average utilization, they can request additional coverage by asking their physicians to complete a supplementary form and submit it for further review.

This form can be found on Benefits Now™ for Plan Members and also on our website at www.cooperators.ca/groupbenefits > Forms.

Updated, easy-to-use forms

We have listened to your feedback. To make things easier for you and your plan members, we've recently updated our Group Benefits forms. Forms were modified based on feedback we received from plan sponsors, plan members and treatment providers.

You will find our new forms are:

- > **Easy to complete.** The new forms can be filled in online and then printed. If you or your plan members access the forms through Benefits Now™, you will also find that some fields have been prepopulated for you.
- > **Consistent.** Plan details and certain personal information will appear in the same place on every form.
- > **Clear and concise.** We have combined some forms to lessen the paperwork required. Questions have been streamlined to save time and effort.
- > **Easy to find.** You can access refreshed forms on Benefits Now for Plan Sponsors and your plan members can access their forms on Benefits Now for Plan Members or on our website at www.cooperators.ca/groupbenefits > Forms.





Wellness Now™ Online: promote this exciting new tool to your plan members

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

Wellness Now promotes awareness and 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 plan member health, productivity and financial management of your benefits program.

Wellness Now Online is a complete one-stop shop for information on health and wellness topics. All plan members who have registered for Benefits Now™ have access to this valuable tool.

Wellness Now Online provides 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 and family 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. Remind them to use this valuable tool today!

For more tips and ideas on how to promote the Wellness Now Online tool, visit Benefits Now for Plan Sponsors.

Remember, healthy plan members are more productive and more engaged. Wellness Now Online is a valuable tool that will help you better manage and promote health and wellness among your plan members.

Click and Learn: The Co-operators new plan sponsor learning centre

We're pleased to introduce the upcoming launch of Click and Learn, The Co-operators new plan sponsor learning centre.

Click and Learn has been designed to help you get the most from your benefits plan. It is made up of a series of free training modules that provide you with valuable information about a variety of topics related to Group Benefits.

Each interactive, narrated module runs between 30 and 45 minutes and includes opportunities to test your understanding of the information presented. You're welcome to revisit the modules as often as you like.

The first module, Group Insurance Basics:

- > Defines Group Insurance
- > Outlines the advantages of offering a Group Benefits plan
- > Reviews the principles of Group Insurance
- > Highlights the roles and responsibilities of Group Benefits stakeholders

Accessing Click and Learn

Click and Learn will be available through Benefits Now™ for Plan Sponsors, our online administration tool.

The first module, Group Insurance Basics, will be available this spring. Additional modules focusing on Group Insurance products and administration will be introduced throughout the year.

If you haven't already, contact the Group Client Service Centre at 1-800-667-8164 to register for Benefits Now. Once you've registered and Click and Learn has been launched, you can take advantage of this and other valuable features available through the site.

The Co-operators is committed to providing ongoing value to our clients and implementing initiatives that make it easier for you to do business with us. Click and Learn is another example of our commitment. Stay tuned for launch details and timing of this exciting new tool.

Contact our Group Client Service Centre if you have questions about Click and Learn.



Ontario narcotic identification process

To prevent the abuse and misuse of narcotics, the Ontario government introduced a new strategy as of November 1, 2011. If you have plan members who reside in Ontario, they must now provide personal identification to their doctors, dentists and pharmacists to receive prescription narcotics and controlled-substance medications for themselves or others. We anticipate other provinces will adopt a similar practice.

The Co-operators is committed to protecting plan members' health and the health of the plans that insure them. Monitoring narcotic activity is an area that will receive an increased focus in 2012.

We will keep you informed as we roll out our guidelines later in 2012.

Join the celebration! 2012 International Year of Co-operatives

The United Nations General Assembly has declared 2012 the International Year of Co-operatives. As a co-op ourselves, The Co-operators Group is celebrating and we're inviting you to join us!

Why choose co-ops?

Co-operatives are viable businesses that are owned and operated by the members who use their services and governed based on shared values. As a co-operative, we abide by seven globally recognized principles and believe in:

- > **Putting people before profits.** We measure success beyond the bottom line and make business decisions based on doing what's right and healthy for our members, clients and communities.
- > **Building stronger, safer communities.** It's not just about giving money; we live and work in the communities we serve, so we roll up our sleeves and get involved locally.
- > **Transparency and open communication.** We believe in providing information to help our clients make choices that are the best for them.
- > **Democratic decision-making.** This means looking for more than just client feedback. It's about creating ways for our clients and our communities to influence our business and our decisions.

How to get involved

Co-operatives exist in every sector of the economy, including agriculture, housing, education, utilities and more. To find out which co-operatives serve your community, visit the Canadian Co-operative Association's website at: www.coopscanada.coop.

As a member and strong supporter of the co-operative sector, we're excited to join other co-operatives worldwide to celebrate this significant year. Look for more about our upcoming events and learn more about co-operatives by going to www.cooperators.ca to the About Us section and choosing: Why co-ops are better and then International Year of Co-operatives (IYC).



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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.