



Connection

Issue 2 – 2012

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

Online information for plan members at their fingertips

Your plan members have the option to log into Benefits Now™ for Plan Members and access information on their Group Benefits plan 24-7. They can access important information such as plan maximums and the amount of claims made in a certain period. Contact information and claim forms are also available anytime day or night. Plan members can find important, relevant and timely updates posted on the home page. It's all there for your plan members and very easy to use. Watch for new features we will be adding to provide your members with ongoing convenience.

Encourage your plan members to sign into Benefits Now™ today by going to this link: <https://planmember.cooperators.ca/logon/Login.aspx>.



Reminder: Canadian Drug Pooling Agreement effective January 1, 2013

The increase in Extended Health Care premiums required to cover high-cost drugs can be significant and is not sustainable for a growing number of plan sponsors. As a result, many plan sponsors are restricting access to expensive drugs for their plan members to ensure their plans remain viable. This means their members are often left without coverage when they need it most.

In the absence of a catastrophic drug program in Canada, the Canadian life and health insurance industry has come together to proactively develop an industry-wide drug pooling agreement to further protect plan sponsors from the burden of recurring, high-cost prescription drug claims. The Co-operators is pleased to join with our industry colleagues in the development and launch of this valuable initiative.

Drug pooling improves the sustainability of drug plans by ensuring they remain affordable at renewal.

With pooling, high cost drug claims above an established threshold are removed from the plan's claims experience and are not considered when calculating future Extended Health Care rates. Essentially, the plan's Extended Health Care rates are set as if the high cost drug claim did not exist.

Drug pooling improves the sustainability of drug plans by ensuring they remain affordable at renewal if the plan sponsor has a plan member with a recurring high-cost prescription drug claim. It also offers increased options and mobility for plan sponsors by ensuring those who experience high-cost drug claims won't be financially penalized if they change insurers. The industry pooling arrangement will apply to non-refund plans only. High-deductible plans and administrative services only (ASO) plans with stop loss coverage are excluded from the arrangement.

The drug pooling agreement will take effect on January 1, 2013. We will provide you with additional information about the pooling agreement throughout 2012.

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A convenient way to submit Health and Dental claims

Although over 70% of claims are sent to us electronically through dental offices or pharmacies, plan members still have to send in forms for other claims such as paramedical coverage and eye exams. There is now an easier option: email!

Your plan members will benefit from faster claim payments and the convenience of avoiding potential delays associated with mail submission.

Plan members can submit claims in three simple steps:

1. Complete the Health or Dental claim form available on either **Benefits Now™ for Plan Members** or **www.cooperators.ca**.
2. Print and scan the completed claim form and accompanying receipts.
3. Email the completed claim form and receipts to health-dental_claims_submission@cooperators.ca, clearly indicating their group and certificate numbers in the subject line. Plan members should retain their original claim forms and receipts for audit purposes.

Your plan members also have the option to sign up for direct deposit of claims payments through Benefits Now™ for Plan Members. They can register by calling 1-800-667-8164.

PLEASE NOTE: Co-operators Life Insurance Company cannot guarantee the security and privacy of information sent over the Internet or by fax until it is received by our servers. Co-operators Life Insurance Company will not be liable for any loss or damage to you or any other person as a result of transmission of your personal information using the Internet or fax. As an alternative to transmitting information electronically, you can continue to send your claims to us via postal mail.



Canada Revenue Agency and Health Spending Account changes

Attention groups with Health Spending Accounts

Starting with the 2013 calendar year, the Canada Revenue Agency (CRA) will reverse its prior decision on the taxability of Health Care Spending Account (HCSA) credits purchased with employment bonuses. The CRA will treat the entire amount of the bonus as income received by the employee. As a result, it will be considered taxable income to the employee regardless of whether or not it will be used to purchase HCSA credits. In the past, CRA did not tax this amount if certain conditions were met. You may want to discontinue the practice of allowing bonus transfers to HCSAs before 2013, because it will no longer offer a tax advantage for your employees.

Your Group Business Development Manager can assist you in making these changes.

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

Summer is here and it's a great time to promote wellness and healthy living to your plan members. Our Wellness Now™ Online tool can help you get started.

All plan members who have registered for Benefits Now™ have access to this valuable tool that includes:

- > **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

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





Click and Learn e-learning modules launched in June

We have just launched our first module in the Click and Learn series. Click and Learn is our new plan sponsor training centre designed to help you get the most from your benefits plan.

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

Each free, interactive module will provide you with valuable information about a variety of topics related to Group Benefits. These easy-to-navigate modules do not take long to complete and they are available to you any time, day or night. Click and Learn is the easy and convenient way to boost your knowledge of Group Benefits.

Accessing Click and Learn

You will now find the first module on Benefits Now™ for Plan Sponsors. We will be adding additional modules focusing on Group Insurance products and administration 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 have registered, you can take advantage of many valuable features available through this site. Make sure you register soon so you can check out the new Group Insurance Basics module.

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. We will continue to update you as more modules become available. Watch for updates on Benefits Now™ for Plan Sponsors.

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

Employee Assistance Program offers counselling for you and your plan members

The Co-operators offers a program that will help your plan members through a confidential problem-solving service called Posaction®. As part of this program, they have access to a toll-free number any time, day or night.

Your plan members and their eligible family members have access to the following counselling methods, depending on their needs.

Face-to-face counselling for:

- > family difficulties
- > work-related difficulties
- > personal problems
- > dependency problems

Telephone counselling for:

- > legal problems
- > financial problems
- > difficulties associated with elder care or child care

The first appointment will be no more than seven days after the plan member initially contacts the counsellor.

As a plan sponsor, you will receive:

- > **Services from an assigned consultant** who will meet with you to establish your program and usage objectives
- > **Post-traumatic counselling** to help you manage plan member reactions to traumatic events
- > **Information and promotional materials** at no cost on a regular basis
- > **Program management tools**, such as regular followup meetings held with your consultant to go over the usage statistics, including the average rate of usage and average counselling time

If you would like more details on the Posaction® program, please contact your Group Business Development Manager.



Connection is going paperless

The Co-operators is moving this newsletter to a paperless version so you will get your information at the click of a button. Currently, *Connection* is one of our few remaining newsletters that is printed and mailed to our clients. Our commitment to sustainability makes going paperless an important goal.

We want to ensure you get timely information that is relevant to you and your plan members so, if you haven't yet, please provide your email address by sending an email to group_client_services@cooperators.ca.

You can also encourage your plan members to go green by logging into Benefits Now™ for Plan Members and choosing paperless options.

On the job with a Group Administration Representative

Since Minh Trinh started with The Co-operators back in June 2009, his roles have epitomized our dedication to excellence in client service. Starting as a Group Client Services Representative, Minh soon advanced to become a Team Lead in Client Services, answering Extended Health Care and Dental claim questions from Group Benefits plan members.

In April of this year, Minh became a Group Administration Representative, answering inquiries from plan sponsors and administrators. He's still focused on client service, but his new specialty is serving as a first point of contact for Group Benefits plan sponsors and advisors on eligibility and billing inquiries. This challenging role presents Minh with the opportunity to explore a different area of Group Benefits Administration and Support while building on his previous service experience.

Minh collaborates with many departments on a daily basis. When you have requests requiring specific expertise outside his department, he co-ordinates the information to provide a quick and seamless response.

Dedication to client service

As an important part of our front-line Client Services team, Minh feels that being helpful, friendly and knowledgeable represents The Co-operators values. Our clients get an idea of who we are as a company and how engaged our staff is through their interactions with Minh and his co-workers in the Group Client Service Centre.

Minh says that he has already made important and lasting connections with his peers and management. As a plan sponsor, you can be sure that our personable and efficient service staff is ready to do the same with you. Connect with us at 1-800-667-8164 and learn more about how we can help or visit our website at www.cooperators.ca/groupbenefits.



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

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.