



# Connection

Issue 2 – 2013

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

## Keeping you informed

Our goal with *Connection* is to make sure you and your plan members have the information you need to make the most of your benefits plan. In this issue, you'll find out how to inspire everyone to focus on their health with tips on improving both their physical and mental well-being.

We also want to remind you how easy it is to get fast, convenient service online. Find out how to sign up for our secure electronic billing system, submit Health and Dental claims online and get faster service through Benefits Now.™

At The Co-operators, our group is you.

## Student Eligibility

With the end of the school year nearing, it's time for 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.

The definition of a dependent student is client specific and may vary from policy to policy; we suggest plan members refer to the wording in their group policy. To qualify, each student must meet the definition of dependent in the policy and remain covered by a provincial government health insurance plan.

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** of each year. Students enrolled in the spring semester will be covered over the summer months provided they plan to return to school in the fall and are not covered under another group benefit plan during that time.

If we do not receive this annual confirmation of the student's enrolment in post-secondary education, coverage will be cancelled and any claims will be denied.

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

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## In this issue

- > Reminder: Sign up for Convenient Electronic Billing
- > Promote Health and Wellness to your plan members
- > Health and Dental e-Claim Submission Now Available
- > Mental Health Awareness
- > Submitting Work Place Safety and IB/WCB Claims
- > Student Eligibility
- > Enhancements to Benefits Now™
- > On the Job with Health Claims

## Mental Health Awareness

The topic of mental health has been gaining a lot of momentum over the past few years. Societal and economic shifts are impacting the mental health of Canadians: studies indicate that each year, an estimated one in five Canadians will experience a mental health issue or addiction. These issues have become the leading cause of short- and long-term disability in Canada, estimated to account for nearly 30% of disability claims and 70% of total costs<sup>1</sup>. It is therefore important to continually increase our understanding of mental health, on both individual and organizational levels.

The Co-operators community investment strategy sees health and wellness, and specifically mental health, as a key priority in both our internal and external communities. In support, we've sponsored the Canadian Mental Health Association National Conference, which brings together CMHA members across the country to discuss mental health issues and strategies. The Co-operators has also teamed up with CMHA to deliver education and awareness sessions to the public, co-ordinate educational sessions and co-host webinars with Co-operators group clients on topics like anxiety, depression and general mental wellness.

To assist with promoting mental health, we encourage you to refer plan members to the Wellness Now™ tool through Benefits Now™. Wellness Now™ contains useful information on a variety of health and wellness topics.

<sup>1</sup>Towers, Watson 2012, Pathway to Health and Productivity. 200/2012 Staying@Work Survey report. North America.



## Reminder: Sign Up for Convenient Electronic Billing

Electronic billing statements (e-bills) are another way we're committed to serving you better. In addition to the PDF version, your billing statement is available in Microsoft Excel. With the Excel statement, you have the flexibility to sort and analyze billing information in the way most meaningful to you.

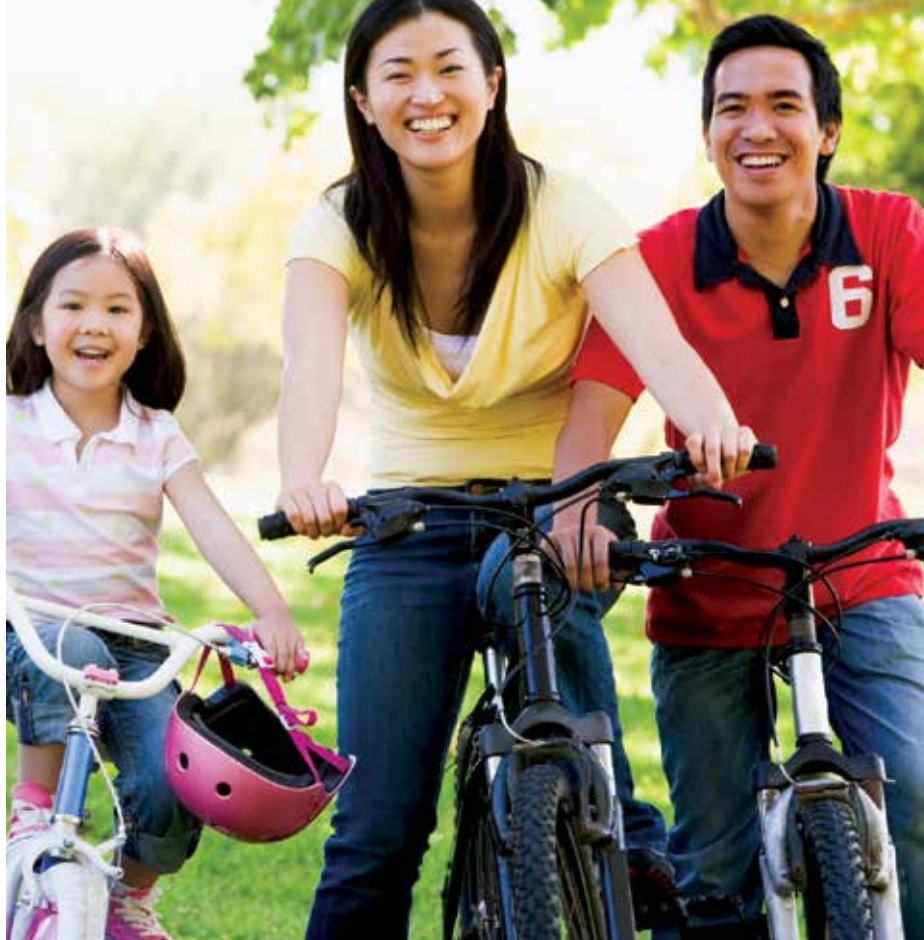
E-bills are a secure and convenient way to manage your bills online and they are available any time, day or night. You can download your Excel billing statement at your convenience by logging into Benefits Now™ for Plan Sponsors and choosing the Downloadable Member Data option on the View Bills tab. To register for Benefits Now™ for Plan Sponsors, call our Group Client Service Centre today at 1-800-667-8164.

## Enhancements to Benefits Now™

The Co-operators has implemented a series of enhancements resulting in improved system performance and response time for the Benefits Now™ Plan Sponsor site. E-bills are now available in an Excel format, which allows plan sponsors to sort the data based on a specific need. A more sustainable alternative to paper bills, this format is also more efficient. The "Ask a Question" tool was also improved to allow easier access to information, along with a feature that archives plan sponsors' questions. The Manual and Forms section was also split into individual tabs, making it easier to navigate throughout Benefits Now for Plan Sponsors.

The Co-operators is committed to continually working to improve the Benefits Now™ system and we will be launching more exciting enhancements later this year. Stay tuned!





## Promote Health and Wellness to your plan members

With the summer upon us, it's a great time to remind your plan members to take a break from their busy lifestyles to enjoy the outdoors. Healthy and happy employees can result in increased work productivity and increased overall engagement.

Here are few tips you can share with plan members on how to stay healthy this season.

- > **Walking:** Walking has many benefits and is considered to be one of the best forms of physical exercise. It can burn fat, decrease stress, increase energy levels, improve sleep and, perhaps most importantly, reduce the risk of heart disease and many other conditions.
- > **Drink lots of water:** During the summer, we tend to stay out in the warm weather and sun for long periods of time and often forget to rehydrate. Drinking plenty of water will ensure you keep properly hydrated, feel well and stay active.
- > **Outdoor Activities:** Summer is a time to feel refreshed after being cooped up indoors all winter. Take advantage of the sun, fresh air and open spaces by walking, running, hiking, cycling or taking part in any other outdoor activities you enjoy. These activities will help you feel better and improve your health.

This season, promote wellness and work-life balance by encouraging plan members to take part in physical activities, breathe, relax outdoors and indulge in some of nature's organic gifts like fresh fruit and vegetables from their local farmers' market.

For more guiding tips toward a healthier life, remind your plan members to access Wellness Now™ through Benefits Now™ for Plan Members.

## Submitting Work Place Safety and Insurance Board/Worker's Compensation Board Claims

Employers are concerned with protecting the safety, health and welfare of their employees, but work-related accidents are sometimes unavoidable. For this reason, it is imperative to understand the relationship between Work Safety and Insurance Board (WSIB)/Worker's Compensation Board (WCB) Claims and group benefits.

If a plan member has a work-related injury, it is important for them to submit a completed disability claim application form and any other supporting documents to The Co-operators within the time periods required by the group plan, even if they have applied or intend to apply for WSIB/WCB. By doing this, their claim is not compromised should their WSIB/WCB benefits be denied or discontinued.

Most group disability plans require the group benefit amount to be directly reduced by the WSIB/WCB payment amount. Regardless of this reduction, plan members are still eligible for the Disability Waiver of Premium, and in some cases, Life and AD&D premiums, for the duration of their claim if their claim is approved. Disability benefits approved by WSIB/WCB are adjudicated and managed by The Co-operators in the same manner as other claims.

In some instances, WSIB/WCB may decline further benefits; we will continue to adjudicate the claim based on the policy definition of total disability. If a person's WCB benefits stop and a claim was not received by our office, we will need medical evidence to support total disability from the date of loss, not the date the plan member's WSIB/WCB benefits were terminated. This may lead to disruptions in their wage loss benefits.

It is important to note that group plans contain a provision indicating a time frame in which a claim application must be furnished to the Insurance Company; failure to provide proof within this time may invalidate a claim. To avoid disruptions and to comply with plan requirements, employees should submit claims to The Co-operators in accordance with the terms of their group policy, in addition to submitting a claim with WSIB/WCB.





## Health and Dental e-Claim Submission Now Available

Have your plan members taken advantage of e-claim submission for Health and Dental claims? This is the most recent enhancement in our ongoing commitment to invest in new technology that adds value to your plan. The new e-claim service is secure, easy to use and accessible 24/7 for plan members. It also allows for a faster turnaround than paper claim submission.

Members are guided through the process when they submit a claim online on Benefits Now™ for Plan Members. Members who have not yet registered for Benefits Now™ may do so by calling the Group Client Service Centre at 1-800-667-8164. Individuals will need to have their group and certificate numbers ready, and they will be asked a series of security questions to confirm their identity.

## On the job with Health Claims

With thousands of group members across the country to take care of, The Co-operators Health Claims department is a busy place. In addition to processing all Health, Pharmacy and Dental claims, including all Out of Country Emergency and Health Care Spending Account claims, the team also provides prior authorization on services such as certain prescription drugs and major dental services.

### The people behind the process

Among this group of dedicated people is Gina Kolish. As a Pharmacy Claims Specialist, Gina provides pharmacy claims management to both our internal and external clients. She helps ensure accurate and efficient adjudication of pharmacy claims, contributing a great deal to The Co-operators objectives of exceptional client service. Gina stays on top of daily claims management issues and challenges and always looks for ways to improve the overall client experience. "I believe claims are ultimately what insurance is really all about," she says. "Getting a claim paid efficiently and correctly speaks volumes for our organization."

### Enjoying long-term job satisfaction

Gina recently celebrated 24 years with Co-operators Life and in Health Claims, and says she has never had a desire to work in any other department. Her role gives her great satisfaction knowing that she can be there to help ease what could otherwise turn into a financial burden for her clients. She says, "I love being able to help achieve a positive outcome for both our internal and external clients!"

Gina credits the work environment at Co-operators Life with helping her to succeed. She is confident that whenever she has any concerns or issues, her manager's door is always open. She enjoys the people she works with and feels that her knowledge and experience is well accepted and appreciated. Gina was recently awarded an invitation to Bravo, our employee service excellence recognition program.



## 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](http://www.cooperators.ca) [group\\_marketing@cooperators.ca](mailto:group_marketing@cooperators.ca)

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\*Auto insurance not available in MB, SK and BC.