



Connection

Issue 3 – 2012

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

Keeping you informed

We want to ensure we provide continual value to you and your plan members. In this issue, we describe how you can benefit by taking advantage of our programs and online capabilities. We have also highlighted our unique disability program with an article on Early Intervention and have included an interesting story regarding our rehabilitation program.

We also want to keep you informed about how the economy is impacting the insurance industry. Inside you will find information on current interest rates and how The Co-operators is working to ensure your plan is protected.

At The Co-operators, our group is you.

Choose a healthy workplace

Mental, emotional and physical health are all important to your plan members. Your organization's environment contributes to these factors and the overall well-being of your plan members.

At The Co-operators, we created our Wellness Now™ program as an important tool for you and your plan members to use in your overall health strategies. **According to the Sanofi Canada Healthcare Survey, 2012, the key reasons plan sponsors currently offer a wellness program are as follows:**

> To keep employees healthy and productive	75%
> It's part of the corporate culture to promote healthy lifestyles	64%
> It makes financial sense, affects the bottom line	48%
> Reduce absenteeism	41%
> Reduce disability claims	27%
> Other	10%

Our Wellness Now™ offering includes the following programs:

- > **Wellness Now™ Online** offers plan members access to comprehensive, relevant and up-to-date health and wellness information by logging into Benefits Now™ for Plan Members.
- > **Wellness Now™ Prevention and Assistance** services include a suite of programs that may be purchased on an à la carte basis including: Posaction®, Posaction® Plus, Second Opinion Consult and Early Intervention.

For more information on Wellness Now™, contact your Group Benefits Development Manager to discuss how The Co-operators can help you with your wellness and healthy workplace strategy.



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The right Early Intervention program can make all the difference

A well-managed Early Intervention program is an investment in your plan members, your reputation and your bottom line.

If your Co-operators Long Term Disability plan has an elimination period of at least 60 days, or if you self-insure your Short Term Disability plan, we can help you:

- > Prevent plan member absences.
- > Make the most of your benefit dollars by helping absent plan members return to work as soon as possible.
- > Access expert medical, adjudication and rehabilitation resources.
- > Alleviate confidentiality concerns associated with the in-house review of plan member medical information.
- > Identify and address the non-medical reasons that contribute to plan member absence.

Helping you address plan member absence is important to us. We provide a variety of Early Intervention services that do just that.

Absenteeism management: We'll help you effectively address casual absences or low productivity from plan members still at work.

Adjudication services: We'll conduct an independent review of an absent plan member's medical information to determine if there is medical support for the absence.

The Co-operators ASSIST program: This comprehensive approach to Early Intervention includes adjudication, rehabilitation, support and transition services.

Specialty services: We'll tailor our Early Intervention services to meet your needs.

Your organization can't afford to be without an Early Intervention program. Talk to your Group Business Development Manager to find out more about this valuable addition to your Group Benefits plan.



New billing functionality on Benefits Now™ for Plan Sponsors

Since our successful launch of Benefits Now™ for Plan Sponsors, we have continued to enhance features to serve you better.

In addition to the PDF version, your billing statement is now available in Microsoft Excel. With the Excel billing statement, you have the flexibility to sort and analyze billing information in the way most meaningful to you. You can download your Excel billing statement by choosing the Downloadable Member Data option on the View Bills tab.

Log in to Benefits Now™ for Plan Sponsors today to find other features that may be useful in the administration of your Group Benefits plan.

Please let us know how we are doing! Send any comments or suggestions to Group_Client_Services@cooperators.ca.

Click and Learn on Benefits Now™ for Plan Sponsors

Have you had a chance to view the Click and Learn e-learning modules on Benefits Now™ for Plan Sponsors? If not, make some time soon to take advantage of The Co-operators new plan sponsor learning centre. You will find valuable information such as:

- > What is Group Insurance?
- > What are the advantages of offering a Group Benefits plan?
- > What are the main principles of Group Insurance?
- > What are the roles and responsibilities of Group Benefits Stakeholders?

Click and Learn is accessible by logging into your Benefits Now™ for Plan Sponsors account. If you do not have access yet, please contact our Group Client Service Centre at 1-800-667-8164 to register.

Click and Learn is an excellent example of our commitment to client education.





Disability management: a successful rehabilitation story

At The Co-operators, we will work with you to ensure that your employees receive the attention and rehabilitation they require while on disability. We have had high success rates with our rehabilitation program because of our compassion and knowledge in this field. The following is a recent example of one of our many success stories. Names and specific details have been changed for privacy.

Samantha was a 41-year old Associate Professor who was no longer able to work after experiencing symptoms related to Meniere's disease (inner ear disorder) and depression, including dizziness and headaches that were aggravated in a classroom setting. The symptoms limited her ability to instruct and communicate effectively and restricted her mobility.

Our Disability Case Manager and Rehabilitation Case Manager worked with the university's return-to-work co-ordinator to ensure a safe and successful return while exploring alternative work options. Samantha was eager to go back but had concerns about fainting in class. The interim goal was for Samantha to teach in a part-time capacity. This option would keep her involved in work, which was an important aspect of her recovery.

With the support of her physician, Samantha began to increase her work hours. The Rehabilitation Case Manager and the university's Return-To-Work Co-ordinator maintained regular contact with each other and Samantha throughout the process to ensure she was able to continue with the planned increase in hours without setback. As a result of the strong collaboration among all of the stakeholders and the accommodations made by the university, Samantha was able to return to her regular full-time duties.

The Co-operators is dedicated to working with you and your employees to facilitate rehabilitation and return-to-work programs. With small, client-based teams, we are able to tailor our programs to your needs and take the time required to ensure your employees are looked after. We want to do what is right for you and your employees. We understand your most valuable asset is your employees and we work with everyone involved to ensure successful return-to-work plans are implemented.

Managing the low interest rate environment

There's been much talk about the impact of low interest rates on insurance companies around the world.

Interest rates and insurance premiums

Insurance companies invest a portion of life insurance premiums to pay future claims. The investment earnings are an integral part of the pricing of insurance products. Without them, life insurance would be significantly more expensive.

When interest rates are low, insurance companies need to invest a larger portion of premiums to ensure adequate returns to pay future claims. The need for larger investments ultimately impacts the rates paid by plan sponsors.

As John Daly explained in *The Globe and Mail* online on July 19, 2012, "a company knows it will have to pay out \$100,000 on a policy 20 years from now. If interest rates are 6%, it only needs to have \$31,180 set aside today. If rates are at 3%, however, it needs to have \$55,368 set aside."

How is The Co-operators managing this impact?

We are committed to minimizing the rate impacts to your plan. We have initiated in-depth resource and process reviews to ensure we are operating at maximum efficiency, and have implemented an Expense Management Committee to focus our expense management activities.

In addition to expense management, we realize in today's economic environment we need to continue to keep our focus on other key areas as well. We continue to make enhancements to technology, including the Benefits Now system portals. We have also enriched our Client Services department to ensure we are meeting the high level of service you have come to expect.

The Co-operator's remains committed to managing and protecting your Group Benefits program by implementing strategies that focus on managing the low interest rate environment.





Quick and convenient claim payments

Your plan members can choose to receive claim payments deposited directly into their bank accounts. This is one of the convenient options The Co-operators provides our clients to ensure they receive the best customer service.

Electronic Funds Transfer (EFT) can be set up individually by your plan members for Extended Health Care and Dental in Benefits Now™ for Plan Members. They simply have to log in and choose Personal Information/Electronic Funds Transfer.

By completing the required information, they will start receiving payments much faster. EFT is also a great way to save paper as no cheques are printed. Plan member convenience and helping the environment: it's a win-win! If you have any questions, call our Group Client Service Centre at 1-800-667-8164.

On the job with a Quality Assurance and Training Specialist

As a Quality Assurance and Training Co-ordinator, Lynnell Stoll ensures that everyone follows the highest standards and practices so that we can ensure all claims are assessed fairly. While training new staff, she has the opportunity to mentor them in line with The Co-operators core values, providing a solid foundation for high-level customer service and sound decision making.

Sharing experience and knowledge

During her 24 years with The Co-operators, Lynnell spent time in the Individual Life Insurance area and in the Group Benefits disability department. Most of that time was as a Disability Case Manager and Senior Case Manager/Team Leader.

Lynnell's experience on the disability team taught her all aspects of the business, which is invaluable in her current role as a trainer. While her focus today is on training the quality assurance staff, she also develops workshops, updates procedure manuals and determines department needs. Her team relies on her as one of the go-to resources whenever anyone in the department has questions.

Lynnell says that being with The Co-operators has allowed her to find her optimum work-life balance, which includes being able to work part-time for the last 12 years. She enjoys her team, a group she describes as good people who make the environment pleasant and enjoyable.

With people like Lynnell on staff to keep our teams up to date and running smoothly, our plan sponsors know they can rely on The Co-operators for knowledgeable and efficient service. To learn more about us, call us at 1-800-667-8164 or visit our website at www.cooperators.ca/groupbenefits.



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