



# Connection

Issue 3 – 2013

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

## Keeping you informed

*Connection* is our way of keeping our plan sponsors up to date on the many services and programs we offer. In this issue, you'll learn more about our convenient tools to keep your plan members covered, including information about Benefits Now™, online EHC and dental claim payments, enrolling new members on time, and Wellness Now™ Online.

You'll also find out how plan members can take control of their health with Second Opinion Consults, the benefits of choosing generic drugs, and The Co-operators corporate giving programs.

At The Co-operators, our group is you.



## Benefits Now™: plan administration made easy

Not yet registered for Benefits Now™? We invite you to sign up today!

Once registered, you can take advantage of the many administration tools our Plan Sponsors are already enjoying.

Our user friendly online administration tool provides you with the information you need to make the most of your Group Benefits plan.

### Real-time record update

With the integration of our claims and administration systems, any member updates you process through Benefits Now™ are also revised in our Extended Health Care and Dental Benefit claims system in real time.

### Go paperless

Billing statements are available in both PDF and Microsoft Excel formats. Excel billing offers the flexibility to sort and analyze billing information in a variety of ways. You can also customize your billing to include your organization's logo.

### Pay-direct cards

If your plan includes a pay-direct drug plan, you have the flexibility to print pay-direct drug cards for eligible members directly from Benefits Now™.

### Message and Knowledge Centre

The online messaging centre allows you to communicate with The Co-operators. The centre provides a level of security not available with email and allows you to securely send attachments, such as enrolment forms.

The Knowledge Centre provides an assortment of information to help with the administration of your plan. You can access a glossary of insurance terms, Frequently Asked Questions on a variety of topics, and Click and Learn, our plan sponsor learning centre.

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## Wellness Now™ Online: plan members' key to a healthy lifestyle

To help plan members get on track and to assist them with a healthy lifestyle, The Co-operators offers Wellness Now™ Online. This comprehensive site helps plan members understand the impact of lifestyle choices on their health. It includes a library of information on health and wellness topics, and it provides tools that will support members in the areas of health, productivity and financial management.

Plan members who are registered for Benefits Now™ have access to this valuable site and can look forward to:

- > **Health assessments** in a variety of areas, including nutrition, smoking and stress
- > **A personalized health record** to store and manage their personal and family health information in a central location
- > **A health library** with current and reliable information provided by the Canadian Medical Association
- > **A goal-setting tool** to help plan members set lifestyle goals and track their progress
- > **And much more!**

Wellness Now™ Online can be your plan members' new wellness companion and will assist you in managing health and wellness in your workplace.

Invite your plan members to visit Wellness Now™ Online today!



## No downside to choosing generic drugs

The word “generic” can imply that something is second rate. Fortunately, Health Canada ensures that generic drugs are equivalent to brand-name options. Many factors contribute to the higher price of brand-name drugs, such as the cost of marketing and development. This work is already done by the time the original drug's patent expires, allowing other companies to offer their version at a lower price. Because these drugs are true equivalents, in no way are the ingredients or results of lower quality.

Plan members may choose brand names based on name recognition, a perceived minimal difference in their co-pay, or they may be unaware that there is a lower-cost option. Encouraging your plan members to request generic drugs can save them a significant amount of money over time.

Because of the associated cost savings, we are moving toward mandatory generic substitution as our standard for all groups. We will, however, continue to provide options for plan sponsors who prefer more comprehensive drug coverage.

## Late enrolment applicants

One of the perks of Group Benefits Insurance is that there is typically no need for employees to share their health history to receive coverage. Employees who do not enrol in their Group Benefits plan within the first 31 days of eligibility, however, will be required to complete a health evidence questionnaire for themselves and all eligible dependents.

Coverage will be subject to the approval of our medical underwriters. Even if the plan member is approved, Dental Benefits coverage will be restricted for their first 12 months of coverage. At worst, coverage may be declined for all benefits, leaving the plan member with no coverage at all.

To help ensure no plan member is left without coverage, please have all employees complete the enrolment form on their first day of work. This will help avoid any interruptions in their benefits plan coverage and more importantly any potential liability claims.



## When plan members need a second opinion

The diagnosis of a serious illness is a time for clear answers, treatment options and hope. To help support plan members make informed decisions about their health when it matters most, The Co-operators offers Second Opinion Consult services in association with WorldCare®.

We understand that being diagnosed with a serious illness can be a stressful time. We provide plan members with access to advice from specialists at top North American hospitals.

### How a Second Opinion Consult works

Plan members begin the process by calling WorldCare® with their group and certificate number ready. They will speak to a case manager, who will collect their medical records and process the second opinion request. From there, a team of doctors will review the records and provide plan members and their attending physician with a report that confirms or modifies the diagnosis and suggests the best treatments.

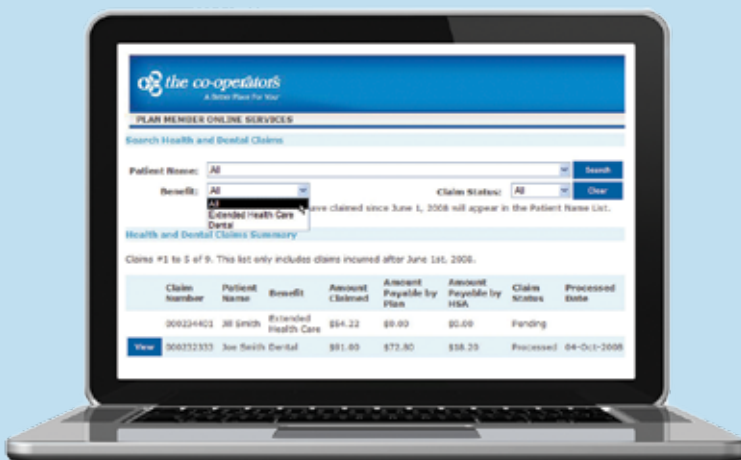
### Benefits of a second medical opinion

Although physicians are trained to recognize the symptoms of a serious illness, they may not have immediate access to the most recent treatments or medical innovations. Second Opinion Consult puts patients in contact with expert physicians dedicated to specific fields of medicine. Plan members will also benefit from knowing they are receiving another expert opinion, an enhanced level of care, and the assurance that they are receiving the best possible treatment.

### About WorldCare®

WorldCare® is a leader in global e-Health services and solutions. It delivers highly specialized and personalized electronic second medical opinions from the best medical centres in North America. The WorldCare Consortium® is made up of centres of excellence that all rank among the top ten out of 6,000 hospitals in their respective fields. Through WorldCare®, plan members will have access to over 17,000 physicians representing top academic medical centres in the United States.

If Second Opinion Consult is not part of your current plan, contact your Co-operators representative to learn more.



## Fast, convenient EHC and dental claim payments

Plan members can choose to receive claim payments deposited directly into their bank accounts. It's faster, more convenient, sustainable, and your plan members won't have to wait for a cheque in the mail.

Plan members can set up their Electronic Funds Transfer (EFT) by logging into Benefits Now™ for Plan Members and selecting the Personal Information/Electronic Funds Transfer option. Once they've submitted the required information, members will start to receive their Extended Health Care and Dental Benefit claim payments through EFT.

If you have any questions, please call our Group Contact Centre at 1-800-667-8164.



## Positive reviews: health and dental e-claim submission

Plan members have responded positively to the launch of e-claim submission. They are enjoying both the convenience of being able to submit health and dental claims online 24/7, and the benefit of having their claim payments securely deposited into their bank accounts.

Members who have not yet taken advantage of our e-claim tool may do so by logging into Benefits Now™ for Plan Members, where they will be guided through the process on how to submit an e-claim.

e-Claim submission is just another reason why plan members should sign up for Benefits Now™ today!

## Supporting your community

As part of a co-operative, helping others is in our nature. Through various programs, The Co-operators supports many different causes in the community and beyond. Below are some of the regular initiatives we undertake and results for 2012.

### Helping voluntary non-profits and healthy communities grow

Through our Corporate Giving Program, The Co-operators donated over \$1 million to numerous charities, not-for-profit organizations and activities across Canada. This program includes support for the United Way and corporate donations to national, regional and local organizations.

### Giving new co-operatives a boost

Sixteen emerging or expanding co-operatives across Canada shared over \$150,000 through The National Co-op Challenge and our Co-operative Development Program (CDP). These two initiatives encourage the growth and success of co-operatives, and provide them with a stronger voice in their communities.

### Developing sustainable communities

Over \$460,000 was granted to 24 community-based organizations through our Community Economic Development Fund. This program supports community initiatives that help marginalized people across Canada find employment, build the job skills they need, and otherwise improve their quality of life.

### Encouraging youth to become sustainability leaders

Building on the success of the 2009 and 2011 IMPACT! Youth Program for Sustainability Leadership conferences, we will be holding the event again in 2014. Since 2009, more than \$275,000 has been distributed over three years to student alumni of both IMPACT! Conferences and IMPACT! Champions Hubs.

In total, The Co-operators contributed \$6.4 million in 2012 to various initiatives that support Canadians and our communities, identifying us as a Caring Company with Imagine Canada for demonstrating leadership in community investment.



## Co-operators Life Insurance Company

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