



Connection

Issue 4 – 2013

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

Keeping you informed

Our final *Connection* of the year is the perfect opportunity for us to help our plan sponsors wrap up the year and look ahead to 2014. In this issue, you'll find lots of timely information to pass on to your plan members about getting the right travel insurance coverage, cleaning out their medicine cabinets, finding help through the Posaction® Employee Assistance Program, and avoiding the flu this season.

Plan sponsors should also be sure to read our position on insurance fraud, and advice on adding life insurance options offerings to your Group insurance plan

At The Co-operators, our group is you.



What is Emergency Out-of-Country coverage?

Travel is on a lot of people's minds this time of the year, and many of them are eager to escape the winter cold. Whether travelling down south, somewhere within Canada, or elsewhere in the world, plan members should always be prepared for an unexpected medical emergency. Now is a good time to remind plan members to review their Emergency Out-of-Country coverage.

If your plan includes Emergency Out-of-Country coverage, plan members are covered for certain expenses related to emergency medical treatment beyond what is covered by their provincial health care plan.

Around-the-clock service

Help during a trip is available 24 hours a day, seven days a week, through the travel assist provider. When calling the toll-free Emergency Medical Travel Assistance line, plan members can seek help to find a local service provider, confirm coverage, arrange advance payment, and find a service in a language other than English. The travel assist provider will also track the care and services received, and ensure that plan members, their families, the attending doctor and the plan member's doctor in Canada are informed of the patient's progress.

What is considered a medical emergency?

A medical emergency is a sudden injury or illness that poses an immediate threat to a person's life or long-term health. It does not include medical attention for monitoring a pre-existing* or chronic condition, or for elective services.

If a medical emergency occurs

Plan members are encouraged to call the travel assist provider immediately, before seeking medical treatment. The toll-free number may be found on the back of their benefits card or on BenefitsNow®.

Benefits booklet

Prior to travel, plan members should review the applicable maximums and reimbursement levels under their group health care plan, as listed in their benefits booklet. Group insurance coverage does not include trip cancellation or lost baggage, so plan members may want to consider purchasing additional travel insurance.

Visit cooperatorstravelinsurance.ca for more information about additional coverage.

*For more information on what is considered a pre-existing condition contact us at 1-800-667-8164.

In this issue

- > Enhance your plan with optional products
- > Insurance fraud
- > Reminder: salary updates
- > Avoiding the seasonal flu
- > Posaction® Employee Assistance Program
- > Medicine cabinet cleanup

Enhance your plan with optional products

Are you looking to add value to your Group Benefit Plan without incurring additional plan costs? Great news! Both Optional Life and Optional Accidental Death and Dismemberment (AD&D) benefits can be added to your Group Benefit plan without adding extra costs.

Enhancing your plan

By adding Optional Life and/or Optional Accidental Death and Dismemberment products to your plan, plan members have the freedom to decide whether they require either of these coverage options.

Plan members who opt to purchase the additional coverage will conveniently pay for their premium through payroll deduction.

Optional Life

The Optional Life product is an economical way for plan members to increase their total life insurance coverage to help meet their future financial needs. Once added to the plan, it will be available to the plan member and/or their spouse.

Units of \$10,000 will be made available, to a maximum selected by you. To enrol in the Optional Life plan, plan members will be required to complete a brief health questionnaire, which is available on the cooperators.ca website.

If for any reason an individual leaves the plan prior to the age of 65, they will have the option to convert the insurance to a portable individual life insurance plan with The Co-operators.

Optional Accidental Death and Dismemberment

This benefit coverage is available to plan members and their entire family. The Co-operators standard product is available in multiples of \$10,000 to a maximum of \$300,000. Plan members electing to enrol will need to answer three questions, which will determine if they qualify.

For more information or if you would like to add either of these convenient and flexible products to your group plan, please contact your Group Benefits Advisor today!



Insurance fraud

Insurance fraud is a common concern when it comes to the Group Benefits industry. Individuals often take their benefits plan for granted and seek ways to exploit it. With fraudulent claims on the rise, it is important to monitor claim activity.

The Co-operators is committed to protecting your plan, and has measures in place along with dedicated staff to detect fraudulent claims. All suspicious activity is thoroughly investigated to determine if there is a case of insurance fraud. This helps to prevent future losses and keep your plan costs down.

It is important to regularly educate plan members on the topic of insurance fraud. For more information on this matter, speak to your Group Benefits Advisor.

Reminder: Salary updates

Have you had any updates to your plan members' salaries recently? If so, please let us know as soon as possible. Not only does the updated information ensure that our billing is correct, but it also helps us pay the correct claim amounts.

If you have any questions regarding updating plan member salaries, contact us toll free at 1-800-667-8164.



Avoiding the seasonal flu

With flu season upon us, we often find ourselves surrounded by people with a cough, cold, sore throat or fever. Typically the first thought that comes to mind is, "I hope I don't get sick". Unfortunately, there is no way to fully protect ourselves from catching the flu; however, here are some tips from the Ministry of Health to help your plan members stay healthy and reduce the risk of spreading the flu:

1. Get the flu shot.
2. Wash hands often with soap and water.
3. Keep alcohol-based sanitizer handy.
4. Cover your mouth and nose when you sneeze or cough.
5. Avoid touching your eyes, nose and mouth.
6. Stay home from work if you are sick.
7. Avoid large crowds of people, where viruses can spread easily.
8. Clean germ-spreading surfaces often.
9. Eat healthy, exercise and get enough rest.
10. Once again, get the flu shot.

In the workplace, you can also take preventive measures by requesting your maintenance team to have the door handles, kitchen and washroom areas sanitized twice a day. As well as, keep hand sanitizers in common areas throughout the office. Also encourage plan members to wipe down their desk and phones to avoid the spread of germs.



Posaction® Employee Assistance Program

The Posaction® program has been designed to improve the health, performance, and attendance of plan members.

It offers confidential counselling to assist plan members in preventing health problems, learning techniques to improve attendance, and tools for improving the quality of the work environment.

With the Posaction® program, plan members will have access to a 24-hour, toll-free number, where they can seek telephone counselling for legal issues, financial concerns, work-related difficulties, dependency issues, and personal problems.

Plan members may also seek up to 12 hours per calendar year of face-to-face psychosocial counselling for family or work-related difficulties, personal struggles, or dependency problems.



Organizational assistance

Your organization will also benefit from the Posaction® program. You can count on Posaction® to work with you to provide:

- > An assigned consultant who will meet with you to establish your program and usage objectives. Depending on your company's needs, the consultant will help you plan a communication program and employee information sessions.
- > Post-traumatic counselling to help manage plan members' reactions to any traumatic events.
- > Information and promotional materials to help support your program. The assigned consultant will provide you with informational brochures, posters, and promotional items, as well as health bulletins to share with your plan members.
- > Program management tools such as regular updates on usage statistics so you can see how often the program is used, without compromising the confidentiality of plan members.

For more information on the Posaction® Employee Assistance Program and how it can be added to your plan, contact your Group Benefits Advisor.

warm
wishes
for a happy holiday season



Happy Holidays from The Co-operators Group Benefits Team. We look forward to working with you in the new year.

Medicine cabinet cleanup

Although many of us only clean out our medicine cabinet every few years, an annual cleanup ensures the contents are safe for the entire household.

Here is a checklist you can share with plan members to help them with their cabinet cleanup:

- > All medications have an expiry date, which often reflects the shelf life of a product before it should no longer be sold. The actual expiry is often one year from the date the product was opened, unless otherwise stated. Mark the date it was opened on the package.
- > All medicated items, whether prescribed or over the counter, begin to lose their potency once opened. Taking medication after the expiry date may impact the dosage, be chemically hazardous, and may also cause unexpected side effects.
- > Expiry dates are usually placed on the bottle or packaging. If you are unable to locate an expiry, it is best to dispose of the product.
- > A local pharmacy will help dispose of expired medications. Medications should never be flushed or thrown into the garbage, as they can be harmful to us and our environment.
- > Do not store medication in a washroom or refrigerator, unless directed. A cool, dry place, away from direct sunlight and out of reach of children is ideal.
- > Go through all medications, vitamins and even sunscreen.
- > Remove all identifying and personal information off prescriptions before disposing.
- > Medication should always remain in the original container to ensure it can easily be identified and properly kept.

A pharmacist is also a great resource for plan members; they can offer advice on medications that should be kept for medical emergencies. This will help safeguard over-purchasing of non-essential meds to keep on hand, and because most over-the-counter items are not eligible under the Group Benefits plan, plan members will save on out-of-pocket expenses.

Co-operators Life Insurance Company

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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.

*Not all products available in all provinces.

