

Equitable E-Bulletin

News and updates for GROUP Benefits Advisors



Issue # 10-01
February 2010

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Welcome to the Equitable E-Bulletin™ – an online publication for Group Advisors featuring important updates.

Clarifying a Change to Out-of-Country Coverage*

In the previous (December 2009) E-Bulletin, Equitable Life of Canada® communicated the following change in Out-of-Province (and Country) Coverage under Major Services:

- No benefit is payable for injury that results from participation in any sport as a professional athlete or participation in a dangerous activity that is unrelated to vacation travel.

Based on a few inquiries we received following the December bulletin, and in order to ensure that Plan Administrators are able to properly communicate this information to their Plan Members, below are the responses to the most commonly asked questions regarding this change.

Question - What is the definition of a professional athlete?

A professional athlete is defined as someone who receives payment for their performance in the form of taxable income, prizes or sponsorships.

Question - What are examples of dangerous activities?

Common examples of dangerous activities include, but are not limited to, extreme sports, off-trail skiing, sky-diving, mountaineering, scuba diving (without certification) and spelunking.

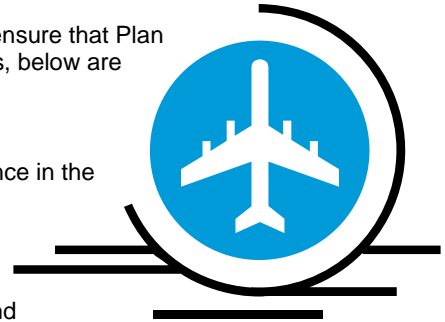
Question - If a Plan Member is unsure as to whether an activity is dangerous, what should they do?

If a Plan Member is unsure of whether their travel plans include activities that may be considered dangerous or extreme, they should contact Equitable Life's Travel Assistance provider Mondial Assistance before departure or at any time during their trip.

Question - How can a Plan Member get in touch with Mondial Assistance⁺?

Mondial Assistance is available through their dedicated toll free 24 Hour Helpline at 1-800-321-9998 (within Canada and the U.S.A.) or by calling 519-742-3287 collect from anywhere. A Plan Member's Equitable Life Mondial Assistance ID number is available on the front of their Group Benefits Wallet/Travel Assist Card or the certificate provided to them by their Third Party Administrator.

(⁺Please note Mondial Assistance used to be known as World Access Canada. This name may still appear on older cards and certificates; however the phone numbers and Assistance IDs on all cards are still valid and up-to-date.)



Ontario and British Columbia (B.C.) Harmonized Sales Tax (HST) Update

Effective July 1, 2010, Ontario and B.C. will join Newfoundland, Nova Scotia and New Brunswick in implementing an HST. An HST essentially combines the Federal Goods and Services Tax (GST) of five percent with the applicable Provincial Retail Sales Tax (eight percent in Ontario and seven percent in B.C.). This will result in an HST rate of 13 percent in Ontario and 12 percent in B.C.

Legislative details are currently being drafted and are not yet available, but at the time of this publication, it is expected that the Ontario and B.C. HST will be applied to Equitable Life fees where the GST is currently charged. Equitable Life will continue to monitor HST developments to assess and communicate any potential changes in the expected impact on the products and services we provide your clients.

* Indicates that this information will be shared with your clients in the February 2010 Equitable Life Plan Administrator Bulletin. If you require a copy of this bulletin, please contact your Equitable Life Group Marketing Manager or Regional Sales Office.

Providing Health and Wellness Solutions for Group Plans is More Important than Ever

Waterloo, January 2010 - According to the 2009 sanofi-aventis Healthcare Survey, more than half the employees surveyed said they would choose their benefit plan over an additional cash compensation of \$15,000 per year. With this in mind, Canadian employers have a unique opportunity to provide health and wellness solutions as part of their benefit plans to enhance employee health, retention and productivity.

"Employees place such a high value on their benefits because they understand that these non-salary incentives can play an important role in providing financial security for them and their families," says Karen Mason, Senior Vice President, Group – Equitable Life of Canada. "The 2009 sanofi-aventis Healthcare Survey also revealed that only 31 percent of employees surveyed had access to a health and wellness program, meaning there are many employers not taking advantage of the opportunity to provide employees with health support, and in turn reduce avoidable absences, lost productivity and the cost of their benefit plans."

In March 2009, Equitable Life introduced EquitableHealth.ca™, at no charge as part of all its Group Benefit Plans to help employers connect their employees with online, reliable, Canadian health and wellness resources. These resources support individuals in their efforts to be at their best at home and at work.

"Absences really impact an employer's bottom line and productivity and this is why we offer EquitableHealth.ca to all our clients," says Mike Waechter, Director, Group Marketing – Equitable Life of Canada. "By giving employees the right resources to take a more active role in managing their daily health concerns and work-life balance as part of their benefit plan, you are also giving employers the opportunity to reduce the costs associated with absences and health-related claims."

However, there are times when serious health and life events require immediate and direct access to assistance, professional support, direction and expertise.

"In order to allow employers to provide true health and wellness value as part of their benefit plans, Equitable Life has now carefully selected services that will further support employees when they need it the most," explains Waechter. "By providing access to the help and support that employees need to manage and recover from specific, life altering situations, we also address the employer's need to manage the rising costs of their benefit plan."

Equitable Life has partnered with leading health care service providers and will be introducing the following services by the second quarter of 2010:

- Ceridian Canada's **Employee Assistance Program (EAP)** LifeWorks® Solutions integrates a full EAP program with work-life and wellness services and provides access to support from professional counsellors via the telephone, face-to-face sessions and online.
- **FeelingBetterNow**® provided by Mensante Corporation is a medically approved, confidential and anonymous, interactive online mental health care management system. It assists doctors, employees and family members in the early diagnosis, treatment and follow-up of common and often debilitating mental health problems.
- **The CAREpath Navigation System**™ is a cancer assistance program that provides access to an experienced team of oncology nurses and doctors who provide explanations of tests, diagnosis and treatments, thereby reducing the physical and emotional impact that cancer places on employees and their families by ensuring medical best practices are utilized.
- **WorldCare**™ **Second Opinion** provides expert, timely e-consultations for serious illnesses and delivers highly specialized and personalized electronic second medical opinions from the best medical centres in North America.



"This is just the start, additional services will be introduced later in 2010 and throughout 2011 because as employees become more concerned about their health, they will place an even greater value on the benefits provided to them by their employers," explains Mason. "Equitable Life is dedicated to providing access to the professional support and resources to deal with serious situations that can threaten an employee's health and work-life balance and their ability to be present and productive at work."

The above text is a shortened version of a press release issued by Equitable Life in late January and highlights the next phase of an Equitable Approach to Health and Wellness which will be introduced by the second quarter of 2010. Your Equitable Life Group Marketing Manager will share further details of these exciting services with you prior to introduction.

Q409 and 2009 Annual Client Satisfaction Levels – A Year of Satisfied Plan Administrators

At Equitable Life we believe that talking and writing about responsive and innovative service as a marketplace differentiator is only appropriate if we can identify, measure, report and improve client satisfaction levels. To do this, we ask all our Plan Administrators to participate in the Equitable Life *New Issue and Annual Group Service Report* survey. New groups (within three months of issue) and all existing groups (within the three months prior to renewal) are asked to participate in the service survey on an annual basis. By asking a series of overall and specific service questions, we can accurately measure the success of our ongoing efforts and identify and address any potential service issues or concerns on both a group-by-group and block level.

Survey responses to the overall service statements are based on the following satisfaction scale: **(1)** Strongly disagree with statement; **(2)** Disagree with statement; **(3)** Neither agree nor disagree (neutral) with statement; **(4)** Agree with statement; and **(5)** Strongly agree with statement.

The Fourth Quarter 2009 (Q409) service survey overall satisfaction average was 4.38 (comfortably above the Agree level of satisfaction) coming in above the Third Quarter 2009 (Q309) overall satisfaction average of 4.34. The table below shows each Q409 response average and also benchmarks these against each Q309 service statement result. Seven of 10 Q409 responses exceeded the previous quarter's levels, and the three responses (to the most general service questions) that did not exceed the previous quarter were only off by a negligible margin of 0.02.

Overall Service Response Averages (Q309 & Q409)	Q309	Q409	Quarterly Benchmark
Changes to employee records are processed promptly (e.g. adding new employees, changing coverage, terminative coverage, employee cards and billing statements)	4.33	4.35	+0.02
Changes to employee records are processed accurately (e.g. adding new employees, changing coverage, terminative coverage, employee cards and billing statements)	4.34	4.37	+0.03
Health and Dental claims are processed promptly	4.33	4.39	+0.06
Health and Dental claims are processed accurately	4.33	4.40	+0.07
Disability claims are processed promptly	4.20	4.29	+0.09
Disability claims are processed accurately	4.23	4.27	+0.04
I can reach Equitable Life employees when I need them	4.46	4.44	-0.02
Equitable Life employees provide responsive service	4.46	4.44	-0.02
Overall, I am satisfied with the service I receive from Equitable Life	4.45	4.43	-0.02
I would recommend Equitable Life to another employer	4.30	4.39	+0.09
Overall Quarterly Response Averages	4.34	4.38	+0.04

The 2009 service survey overall satisfaction average was 4.27 (again, comfortably above the Agree level of satisfaction) and coming in above the 2008 overall satisfaction average of 4.20. The table below shows each 2009 response average and also benchmarks these against each 2008 service statement result. Nine of the 10 2009 responses exceeded the previous year's levels, and the one response (I would recommend Equitable Life to another employer) was only off by a negligible margin of 0.02.

Overall Service Response Averages (2008 and 2009)	2008 Average	2009 Average	Annual Benchmark
Changes to employee records are processed promptly (e.g. adding new employees, changing coverage, terminative coverage, employee cards and billing statements)	4.02	4.25	+0.23
Changes to employee records are processed accurately (e.g. adding new employees, changing coverage, terminative coverage, employee cards and billing statements)	4.23	4.25	+0.02
Health and Dental claims are processed promptly	4.24	4.29	+0.05
Health and Dental claims are processed accurately	4.25	4.29	+0.04
Disability claims are processed promptly	3.99	4.16	+0.17
Disability claims are processed accurately	4.00	4.16	+0.16
I can reach Equitable Life employees when I need them	4.32	4.36	+0.04
Equitable Life employees provide responsive service	4.34	4.36	+0.02
Overall, I am satisfied with the service I receive from Equitable Life	4.36	4.37	+0.01
I would recommend Equitable Life to another employer	4.27	4.25	-0.02
Overall Annual Response Averages	4.20	4.27	+0.07

Processing Orthotic and Orthopaedic Shoe Claims*

Equitable Life reviews claims, billing patterns and policy wording to ensure that legitimate expenses continue to be paid accurately in accordance with policy provisions.

In the case of Orthotics and Orthopaedic Shoes, all Equitable Life policies require a medical referral (Physician, Podiatrist, Chiropodist or Chiropractor) and the submission of an accompanying service provider invoice. These documents assist Equitable Life in determining if the Orthotics and/or Orthopaedic Shoes were custom manufactured specifically for a Plan Member as the result of a medical necessity.

Ongoing claim reviews have shown a gap in the level and accuracy of detail on submitted service provider invoices. This compromises Equitable Life's ability to accurately determine eligibility and pay eligible expenses.

In order to avoid unnecessary delays in claim processing, Equitable Life requires all service provider invoices to include the method and materials used to make Orthotics and Orthopaedic Shoes.

With this information, Equitable Life will be able to accurately determine if the Orthotic/Orthopedic Shoes are:

- custom-made;
- fabricated to address the referred medical necessity; and
- an eligible expense according to policy provisions.

If you require any additional information regarding the processing of claims for Orthotics or Orthopaedic Shoes, please contact our Health Claims Department at 1-800-265-4556 or by email at group-health-claims@equitable.ca.

EquitableHealth.ca – an Invaluable Resource for You and Your Clients*

We like to take every opportunity we can to ensure that you and your clients are aware of the amazing resources available to all Equitable Life Plan Members at EquitableHealth.ca. We do this because we believe that the health and wellness resources available at this one-of-a-kind site can Plan Members in their daily efforts to lead healthy, more balanced lives.

We thought we would take *this* opportunity to highlight what information and resources Plan Members have been visiting EquitableHealth.ca for. Between December 31, 2009 and January 31, 2010 the most visited Equitable HealthConnector™ resources were:

1. **The HealthConnector Condition Information** tool which allows Plan Members to type in or alphabetically select a medical condition (from abnormal heart rhythm to zits). This tool then provides the: facts, causes, symptoms/complications, how a diagnosis is made and treatment/prevention information associated with the queried condition. This tool can help educate and inform Plan Members as well as assist them in understanding or preparing for a visit to their doctor.
2. **The HealthConnector Medication Information** tool which functions in the same way as the Condition Information tool, allowing Plan Members to type in or alphabetically select a medication (from abacavir to Zyxam) by its brand or commonly used name. This tool then provides information on: how it works/what it will do, available forms, how to use, who should not take, possible side effects, precautions/warnings and possible interactions for the queried medication. This tool can help people understand both the medication they are taking or will take as well as help them know which questions to ask their doctor or pharmacist.
3. **The HealthConnector Provincial Health Care Services Directory** which allows Plan Members to find the specific health information they need to get help in their communities. The Directory provides an overview of provincial/territorial health plans, links to not-for-profit organizations in their areas, sources for health professionals (chiropractors, physiotherapists), the best centres for the treatment of specific diseases (cancer, diabetes), providers of home care and assisted living for the elderly and people with a disability, information on wait time in their province/territory and much more.
4. **The HealthConnector Canada Health Screening Guide™** which allows Plan Members to learn more about the preventive health screening tests used for the early detection of some common chronic health conditions. Plan Members can enter their age and gender to view recommendations for which screening tests are applicable to them at their current stage of life. Developed by Novus Health™ for EquitableHealth.ca, the Screening Guide employs the most current Canadian clinical practice guideline to meet the preventive health needs of adults aged 18 and up.



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Neil Morrison Joins Equitable Life as Assistant Vice-President, Group Sales – Eastern Region

Equitable Life is pleased to announce that Neil Morrison was appointed to the position of Assistant Vice-President (AVP), Group Sales – Eastern Region effective January 4, 2010. Neil has 17 years progressive group sales and sales management experience, most recently as regional manager for one of our competitors. Prior to that, Neil was an account executive at a major national carrier.

Neil holds a Bachelor of Commerce and a Master of Business Administration from the University of Windsor. Neil also holds a Certified Employee Benefits Specialist designation and has attained his life license. Additionally, Neil is vice-president and a past-treasurer of the Toronto Chapter of the International Society of Employee Benefits.

Equitable Life welcomes Neil who will be working with current Eastern Sales AVP Sandra McGill to ensure a seamless transition to Neil taking over this role. Sandra has announced her upcoming retirement.



A Plan Member Newsletter for Your Clients and Their Employees*

Equitable Life will be introducing a quarterly Plan Member newsletter for the benefit of your clients and their employees. In early March, the first of these publications will:

- address some of the most frequently asked questions by Plan Members;
- serve to help them better understand their benefits and coverage;
- provide them with health and wellness information; and
- highlight some of the many resources available to them through EquitableHealth.ca.

These publications will be posted to the Innovations[®] Plan Member, Administrator and Advisor Web Services sites at EquitableHealth.ca. Please feel free to share this newsletter with your clients who may not have access to their Equitable Life Plan Administrator Web Services site. If you require an electronic copy of this newsletter, please email groupcommunications@equitable.ca and a copy will be sent to you in March after publication.

If you are not currently signed up for EquitableHealth.ca and the Plan Advisor Web Services site and would like to gain access to the same online health and wellness resources available to your clients and their employees, please contact groupbenefitsadmin@equitable.ca or call us at 1-800-265-4556, extension 283.

As always, we welcome your assistance in encouraging Plan Administrators and Members to sign up for EquitableHealth.ca which provides *innovative* self service options and *unique* health and wellness resources.

Plan Administrators can sign up for EquitableHealth.ca and their own, personal Plan Administrator Web Service Site by contacting groupbenefitsadmin@equitable.ca or calling us at 1-800-265-4556, extension 283.

To sign up for EquitableHealth.ca, all Plan Members need is a few minutes of their time, their Equitable Life Group Benefits Wallet Card (or the certificate provided to them by their Third Party Administrator) and to visit www.EquitableHealth.ca.

Palm Springs – What's in a Name?

The Palm Springs Fact of the Month: There are a few stories as to how Palm Springs, California got its name, which is recorded as coming into common acceptance by 1884. Spanish explorers had originally named the area "Agua Caliente" (hot water) in the early 1800s. One story has the 'Palm' in Palm Springs originating from a Spanish explorer's reference to the area as "la Palma de la Mano de dios" or "the palm of God's hand". This reference may have combined with the first U.S. Government surveying of the area in the mid to late 1860s, when a surveyor duly noted that a mineral spring was located at "two bunches of palms".



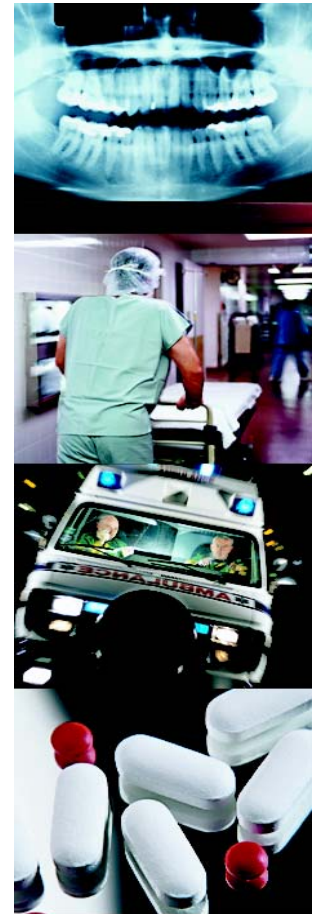
Either way, any visitor to Palm Springs will attest that this name is an accurate reflection and testament to the area's natural beauty and Equitable Life would love to take you there. Please speak to your Equitable Life Group Marketing Manager about how you could qualify to join us at the Parker Palm Springs (www.theparkerpalmsprings.com) for our 2011 Bi-Annual Group Leaders' Conference. A conference and Palm Springs like you've never seen before await you!

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Equitable's Special Investigation Unit (SIU): Protecting Plan Costs and Integrity

Every day, Equitable Life's Special Investigation Unit (SIU) reviews claims and billing patterns to ensure that only legitimate and eligible expenses are paid, helping to control plan costs for all of our clients. Below are the results of our efforts through to the end of December 2009.

- ✓ Total savings and recoveries for December 2009: **\$43,665.18**
- ✓ 2009 Total (up to and including December 2009): **\$491,372.21**
- ✓ Since the inception of the SIU, in May 1999 the total savings and recoveries (up to and including December 2009): **\$4,946,972.63**



Health		Dental	
Acupuncture	4,800.00	Anesthetic	130.60
Ambulance	240.00	Exam	244.37
Braces	974.99	Perio	72.70
Chiropractic	1,940.00	Restorations	6,246.10
Chiropody	540.00		
Hospital	2,341.00		
Massage	3,200.00		
Naturopath	3,140.00		
Ortho Shoes	3,416.00		
Orthotics	4,210.00		
Osteopath	1,740.00		
Physio	3,005.00		
Stockings	7,424.42		
TOTAL	36,971.41	TOTAL	6,693.77

Download Your Forms in Either Official Language by Clicking a Button

Download Forms

Advisor documents are now available online. To download simply click on the document name and the rest is taken care of for you.

All forms are in PDF format. If you do not have PDF viewer software installed on your computer, please [click here to download the latest free version of Adobe Reader](#).

In order to make it easier to locate the forms you need from your Innovations Plan Advisor Web Services site (at EquitableHealth.ca), we have added the available French forms to the web and divided all forms by their language.

A click of the English or French buttons will display the available forms in their chosen language. This feature has also been added to the Plan Administrator and Member sites.

Your Feedback is Always Appreciated

We welcome your comments and suggestions for the Equitable E-Bulletin. Please do not hesitate to send them to groupcommunications@equitable.ca (including requests to unsubscribe to this bulletin).

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