

# Equitable E-Bulletin

News and updates for GROUP Benefits Advisors



Issue # 10-05  
October 2010

#### In this issue:

1. Promoting the Plan Member Web Services site @ EquitableHealth.ca™
2. Going Vertical with Monthly Bills/A Change to LTD Premiums for Plan Members Turning 65
3. Orthotic & Orthopaedic Shoe Claims/French Web Services Online/TPA Reporting
4. April 6-11, 2011 – You're Invited/Q2 & Q3 Service Results

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

## Promoting the Plan Member Web Services Site @ EquitableHealth.ca\*

We want Group Benefits Plan Members to take advantage of the self service options available to them through their Plan Member Innovations® Web Services site at EquitableHealth.ca™. In order to encourage this, we will be running a contest from November 1, 2010 to December 15, 2010. When eligible Plan Members sign up on EquitableHealth.ca for Direct Deposit Payment and/or Electronic Explanation of Benefits (E-EOB) statements, they will be automatically entered into a random draw to win one of ten prizes of \$500.00 CDN cash. Plan Members who registered for Direct Deposit Payment or E-EOB before November 1, 2010 will be automatically entered into the contest.

### Why are we doing this?

Because:

- A significant number of Plan Members continue to be unaware of our website;
- We want to help demonstrate the value of the Group Benefits Program your clients provide;
- Research shows that those who use a Plan Member website are more satisfied with their plan;
- Direct Deposit Payment and E-EOB statements enhance the Plan Member experience; and
- We wish to promote the environmental benefits of paperless online service solutions.

In short, we want to make Plan Members more aware of the benefits of using their Equitable Life Plan Member Web Services site.

### What are we doing?

When an eligible Plan Member signs up on EquitableHealth.ca for Direct Deposit Payment or E-EOB statements or both, they will be automatically entered into a random draw to win one of the ten cash prizes. Full contest rules and entry instructions will be available shortly on the EquitableHealth.ca website. If you want to see a copy of the contest rules prior to availability on EquitableHealth.ca, please email us at [groupcommunications@equitable.ca](mailto:groupcommunications@equitable.ca).

Plan Members who registered for Direct Deposit Payment and/or E-EOB statements on the EquitableHealth.ca website before November 1, 2010, will be automatically entered into the contest. Plan Members who do not wish to register may still enter the contest by submitting a unique and original minimum 100 word essay on the topic of the importance of employee Group Insurance Benefits.

### What can your clients do?

In the near future, we will be promoting this contest using Plan Member direct contact avenues such as claim statements, but we can always use your clients' help in promoting this contest. If you can think of any ways we can assist you or your clients in promoting this contest and helping Plan Members benefit from the services available to them through the Equitable Life Group Benefits Plan, please do not hesitate to contact us at [groupcommunications@equitable.ca](mailto:groupcommunications@equitable.ca).

Please note that Quebec based Plan Members are fully eligible for this contest. To allow for proper filing and notification to the Quebec authorities, the contest will only be promoted for Quebec based Plan Members and groups starting on October 29, 2010.

This means that this will be the target date for contest rules and marketing materials to be posted on the EquitableHealth.ca website and the Equitable Life public website ([www.equitable.ca](http://www.equitable.ca)).

\* Indicates (throughout this document) that this information will be shared with your clients in the October 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.



EquitableHealth.ca™  
An Equitable Approach to Health and Wellness



## Submitting Claims for Custom Made Orthotic or Custom Made Orthopaedic Shoe\*

In order to properly and efficiently process custom made orthotic or custom made orthopaedic shoe claims, there is certain and specific information Equitable Life needs. Please encourage your Plan Administrators to share this information with Plan Members who do, or may submit claims for these services.

The following is required for proper claim review:

- Medical referral: Please check your booklet to ensure you provide a medical referral from a practitioner who is eligible according to your contract language;
- The paid receipt should show the name, credentials and College Registration number of the person who dispensed the custom made product;
- The diagnosis or medical condition necessitating the custom made product;
- What the technique/process used for casting your foot was (the casting method used must be three dimensional to be considered a custom made product);
- A description of how the foot orthotic or custom made shoe was constructed including what raw materials were used (please include a description of the modifications made to the shoes including a breakdown of the costs and the brand name and model of the shoe); and
- The name, address and telephone number of the laboratory where the custom made product was manufactured and the invoice must indicate the name of the patient and shipment date or date of completion.

If you or your clients need clarification of what is required, please contact our Health Claims Department at 1-800-265-4556 Ext. 606 or via email at [group-health-claims@equitable.ca](mailto:group-health-claims@equitable.ca). You can also contact this department to request a Plan Member direct communication that includes the information above.

## French Plan Administrator Services\*

All the online functionality your clients currently enjoy in English on their Innovations Plan Administrator Web Services site through EquitableHealth.ca is now available to them in French. To access online Plan Administrator services in French, your clients will simply sign into EquitableHealth.ca as they currently do and select "Francais" from the top right hand side of the EquitableHealth.ca welcome page. Please note that they must select this prior to entering the Innovations site in order to access the Plan Administrator Site in French.

We have introduced the French Plan Administrator Web Services site to provide your clients with the same online self service language options that their employees have enjoyed since the implementation of the French Plan Member Web Services site earlier this year.

Please note that all online visitors can also continue to access the incredible wealth of health and wellness information available through the Equitable HealthConnector™ in either of Canada's official languages.

In communicating this change to Plan Administrators, we also took the opportunity to encourage those who have not signed up for their Innovations Web Services, and would like to do so, to contact us by telephone at 1-800-265-4556 Ext. 283 or via email at [groupbenefitsadmin@equitable.ca](mailto:groupbenefitsadmin@equitable.ca).

*At the same time we introduced French Plan Administrator Web Services, we also made available the Plan Advisor Web Services Site in French to allow you to access your online services in either of Canada's official languages. To access your Plan Advisor Web Service Site in French, please follow the steps described above for Plan Administrators.*

## Speaking of Plan Advisor Web: Online Reporting Now Available for Third Party Administrator (TPA) Groups

If you currently hold any TPA business with Equitable Life, you will now be able to access online reporting for these groups through the Innovations Plan Advisor Web Services site at EquitableHealth.ca. Available reports and reporting functionality will mirror what is currently available to you for your non-TPA groups.



**If you currently have online access and TPA business with Equitable Life:** For security purposes and to protect the integrity of online data, your Equitable Life Group Marketing Manager will send you a new, second Innovations Plan Advisor User ID. This User ID will allow you to activate a second Innovations Plan Advisor account on EquitableHealth.ca. This second account will allow you to access your TPA block of business and will not affect your existing account under which you access your non-TPA business.

**If you do not currently have online access:** You can contact your Equitable Life Group Marketing Manager to set up access to your Equitable Life block of business (by TPA and non-TPA group access).

## April 6-11, 2011 Palm Springs, California – You're Invited

As we enter the final quarter of 2010 (believe it or not), we just wanted to remind you that the balance of your 2010 sales can help you qualify to join us from April 6-11, 2011 at Equitable Life's first conference exclusively for our Group Leaders. The Equitable Life 2011 Bi-Annual Group Leaders Conference will be held at the lavish and stylish Parker Palm Springs.

To find out what a helicopter, old Blue Eyes, polo, golf, Equitable Life and you could have in common, speak to your Group Marketing Manager.

To get your very own copy of the very cool announcement of a very cool conference, contact your Equitable Life Group Regional Office. To catch a glimpse of the "New Hollywood Chic" of the Parker Palm Springs, please visit [www.theparkerpalmsprings.com](http://www.theparkerpalmsprings.com)



## Q210 & Q310 Client Satisfaction Levels – A Measurement of Satisfaction and Success

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.

**In order to make it easier for our Plan Administrators to respond to the survey**, starting with surveys conducted during Q210, we have combined three questions that (previously) asked separately about the promptness and accuracy of three different service measures. These questions (as indicated in the chart below in bold) have now been combined to allow us to better measure how **"promptly & accurately"** changes to: a) employee records; b) Health and Dental claims; and c) Disability claims are processed.

The chart below clearly illustrates that Service Response levels continue to remain well above the **Agree with statement** satisfaction scale. All seven Q310 response levels witnessed a marked increase in satisfaction levels over the excellent results of the previous quarter.

Overall Service Response Averages (Q2 & Q310)	Q210	Q310	Q2 vs. Q3
Changes to employee records are processed <b>promptly &amp; accurately</b> (e.g. adding new employees, changing coverage, terminative coverage, employee cards and billing statements)	4.45	4.55	<b>+.10</b>
Health and Dental claims are processed <b>promptly &amp; accurately</b>	4.40	4.52	<b>+.12</b>
Disability claims are processed <b>promptly &amp; accurately</b>	4.34	4.48	<b>+.14</b>
I can reach Equitable Life employees when I need them	4.56	4.57	<b>+0.01</b>
Equitable Life employees provide responsive service	4.55	4.61	<b>+0.06</b>
Overall, I am satisfied with the service I receive from Equitable Life	4.53	4.60	<b>+0.07</b>
I would recommend Equitable Life to another employer	4.46	4.53	<b>+0.07</b>
<b>Overall Quarterly Response Averages</b>	<b>4.47</b>	<b>4.55</b>	<b>+0.08</b>

## 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](mailto:groupcommunications@equitable.ca) (including requests to unsubscribe from this bulletin).

Equitable E-Bulletin is prepared for Independent Group Benefits Advisors contracted with Equitable Life. Information is provided with the understanding that it does not render legal, accounting or other professional advice. Readers should seek professional counsel. Information is obtained from sources believed to be reliable, but the editors and distributors do not guarantee its accuracy. Unless otherwise indicated, ® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada or one of its partners. Reproduction or redistribution of this publication, in whole or in part, by any means without permission from Equitable Life is forbidden. ©2007 The Equitable Life Insurance Company of Canada - **All rights Reserved.**