

I N F O Bulletin

www.inalco.com

Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

INDUSTRIAL ALLIANCE
INSURANCE AND FINANCIAL SERVICES INC.



New E-claims Service

Quick, secure and greener than ever!

On October 1, we are introducing an exciting new electronic feature to CyberClient. Your plan members across Canada will have the opportunity to submit their claims online through our new E-claims service!

Benefits

Our new E-claims service can be used for most claims that have not already been submitted electronically to Industrial Alliance by a service provider (e.g. pharmacist, dentist, etc.). It eliminates the need to submit paper forms to our Claims Department. Your plan members can enter information about their claims in CyberClient and view the status of their claims at any time. It's quick, secure and greener than ever!

If covered under your group insurance plan, the following types of expenses can be submitted using the new E-claims service:

- Drug claims (groups without drug cards)
- Dental care (basic and preventive services only)
- Vision/Eye exam
- Paramedical care including:
 - › Massage therapy
 - › Chiropractic therapy
 - › Physiotherapy
 - › Psychology
 - › Naturopathy
 - › Osteopathy
 - › Acupuncture
 - › Podiatry
 - › Dietetics

For the time being, the new E-claims service cannot be used for the reimbursement of certain expenses such as major dental expenses, laboratory or imaging expenses, or any other expenses not listed above.

To take advantage of the E-claims service, your plan members must be enrolled in our direct deposit and e-notification services. Your plan must allow members to access CyberClient, with the option to enrol in direct deposit and e-notification.

Audit

To efficiently manage our E-claims service, we have a strict and flexible monitoring system to ensure that your group's claims experience is not adversely affected. When using the new service, your plan members must agree to the terms and conditions of online claims submission and are asked to keep their original receipts for a 12-month period.

To detect inappropriate transactions, E-claims are reviewed according to the following key parameters:

Random audit

The system randomly selects a percentage of claims (e.g. 10%) that will require the submission of original receipts before claims payment will be processed.

Eligibility period

The system includes an eligibility period for submitting claims (e.g. 12 months after the date of care received). If a claim is submitted after the eligibility period, your plan members will be asked to submit their original receipts.

Amount limit

The system includes transaction limits for various benefits (e.g. dental care, health care and vision care). When a limit is exceeded, your plan members will be asked to submit their original receipts.

These parameters can be customized to satisfy your specific needs and the needs of Industrial Alliance.

Plan members whose claims are chosen for review will have 30 calendar days to submit their original receipts. If they fail to respond accordingly, their access to the E-claims service will be revoked and we reserve the right to request the reimbursement of any paid expenses.



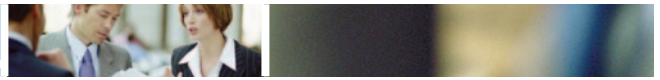
The audit process will provide monitoring reports to allow profiling and to detect changes in plan members' behaviour (e.g. the use of multiple maximums for the plan member and his or her dependents).

Our analysts may contact service providers at any time to verify your plan member's information (e.g. the date of care received, the expenses and the member's file). Industrial Alliance also reserves the right to withdraw access to the new service to a plan member at any time.

If we have your email address on file, you will shortly receive a promotional email to announce the E-claims service to your plan members. If not, you can contact our Customer Service Department at 1 877 422-6487 and we will gladly forward the email to you.

Unless you advise us otherwise, our E-claims service will be offered to your plan members effective October 1, 2011. You have the option to opt-out of this service at any time.

Please contact your benefits advisor or your Industrial Alliance group account executive if you have any questions about this service.



Physical activity at work

A total of 30 minutes of moderate exercise a day can help reduce the risk of chronic disease, and 60 minutes may prevent weight gain.^{1,2} Physical activity is within everyone's reach and its many benefits are proven. Nonetheless, more than half of Canadian adults are considered inactive.³ In surveys done on physical activity, a lack of time and difficult access are often given as obstacles or deterrents. Given this reality, the workplace can play an essential role in incorporating daily physical activity.

Interest

Physical activity can easily be practiced in companies on a daily basis. For example, delivering a message in person rather than sending it by email is already a step in the right direction. The possibilities for influencing employee behaviour are endless once interest is aroused. To do so, joint employee-employer committees can create a profile of group preferences to effectively plan, create and implement a program. This collaboration between employers and employees helps pinpoint the main obstacles and the motivating factors that would bear the most fruit.

These factors result in rewards programs, incentives or positive reinforcement. Certificates of recognition, verbal congratulations from managers or executives, monetary rewards, time off, tickets to enter a draw for a gift certificate, special activities to highlight the participation of certain employees and recognition in a newsletter or in an email are just a few examples a company could adapt to its characteristics.

Accessibility

Once interest has been raised, it is critical to provide facilities that support the practice of physical activities. Facilities such as showers, lockers and bike racks encourage active commuting (walking, cycling and rollerblading). Office space can be used for low intensity activities such as indoor walking trails with a pedometer, step climbing sessions, yoga classes in conference rooms or aerobic dance classes in the cafeteria. Non-traditional use of office space increases the quantity and quality of active breaks and stretching breaks.

Close to the office, walking clubs can be combined with access to community centres or gyms. Renting facilities and making arrangements with community organizations (even with organizations whose facilities are not specifically designed for this purpose such as community centres, schools, parish halls, etc.) help employees to increase the number of minutes devoted to physical activity.

Information

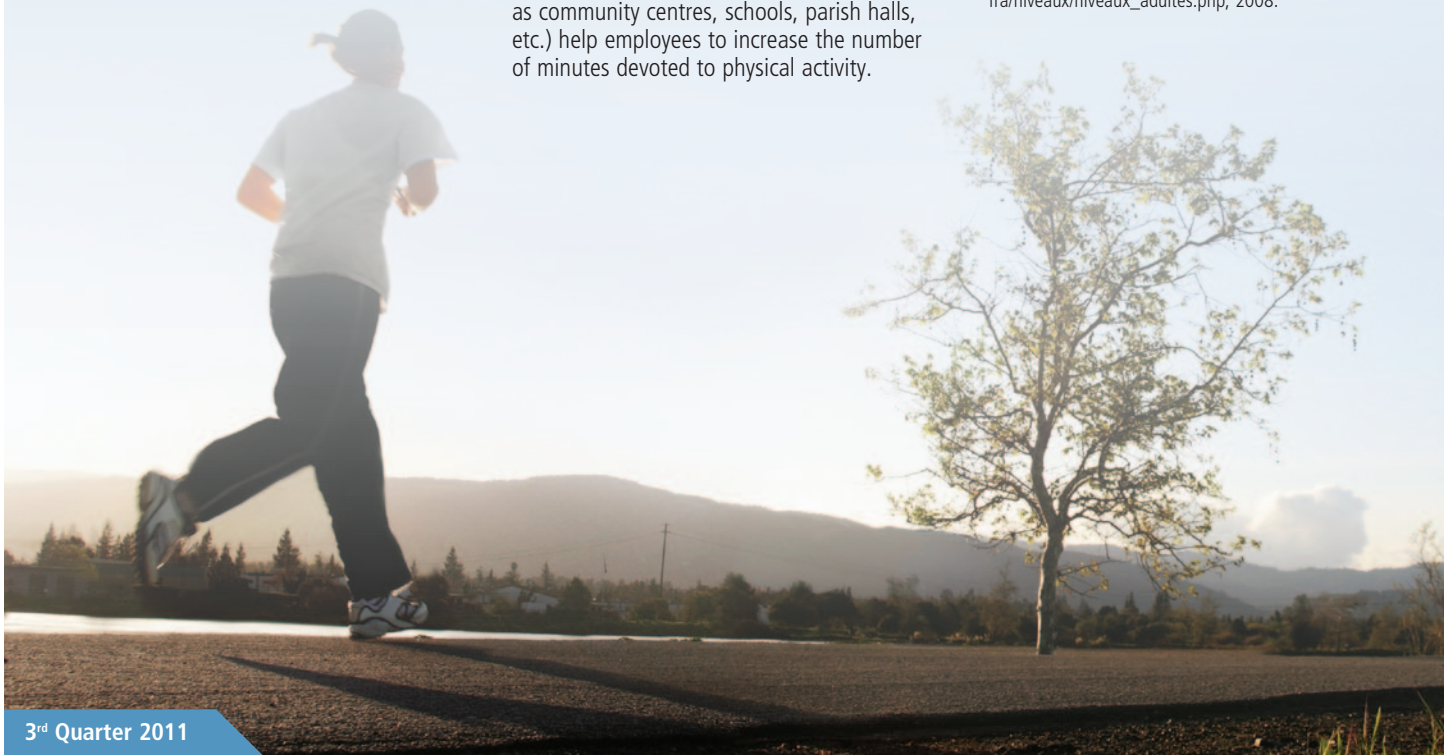
There is ample research and documentation available on physical activity. Whether by lending a book from company libraries, offering instructional videos via the company intranet, offering access to a database of useful websites or by promoting forums, workshops and information sessions led by professionals, the companies stand to gain by using existing resources.

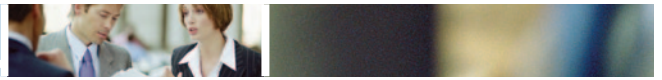
Publishing its own documents and raising awareness about policies and programs in place give companies the chance to prepare specific messages. These documents must be easy to read and must reflect the employees' level of physical activity and motivation. To make sure they get maximum attention, they must be accessible and placed in strategic locations.

¹ US Department of Health and Human Services, *Physical Activity and Health: A Report of the Surgeon General*, Washington DC, US Department of Health and Human Services, 1996.

² N.L. Keim, C.A. Blanton and M.J. Kretsch, *America's Obesity Epidemic: Measuring Physical Activity to Promote an Active Lifestyle*, Journal of the American Dietetic Association, 104, 2004, p. 1398-1409.

³ Canadian Fitness and Lifestyle Institute, *2008 Physical Activity and Sport Monitor Bulletin*. http://www.cflri.ca/fr/niveaux/niveaux_adultes.php, 2008.





Networking

It is possible to establish a network of companies with similar health objectives and with community team sport leagues in order to create inter-company or local recreational leagues. This initiative not only supports the efforts of individual organizations, it also offers the chance to learn from each other and to collaborate on physical activity programs.

Adoption of official policies

The adoption of official policies to support and promote physical activity is a concrete and meaningful action. Such policies can:

- Offer the opportunity for physical activity at different times of the day and ensure that all employees can stay active (early in the morning, at breaks, at lunch time, after work or during the weekend).
- Encourage job sharing, telecommuting, flexible hours and flexibility in the dress code.
- Incorporate wellbeing programs in recruiting strategies.
- Ensure that company staff members are trained to raise employee awareness about physical activity policies and programs offered within the company.
- Encourage managers and their main employees to be active so they can be good examples of a healthy lifestyle.

For adults who aren't active, even a small amount of exercise provides health benefits. Effective promotion of physical activity in the workplace inevitably results in economic benefits for the employer by reducing absenteeism and productivity. More importantly, physical activity contributes to the health of the population in a sustainable manner.



Useful links

Get Active Tip Sheets

<http://www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/index-eng.php>

PARTICIPACTION

<http://www.participaction.com/>

Canadian Fitness and Lifestyle Research Institute

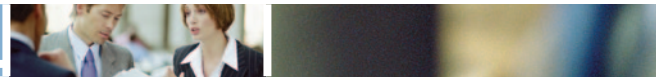
<http://www.cflri.ca/node/1>

Health Challenge

http://www.defisante530equilibre.ca/index.php/ds_eng/content/view/full/480

ACTI-MENU

<http://www.actimenu.ca/en/mission.php>



Industrial Alliance featured in the Globe and Mail

Industrial Alliance's Group Insurance division was featured in the May 17 edition of the Globe and Mail! Scott Heard, Vice President of Sales and Marketing, explained how a user-friendly, fiscally responsible group program adds value to companies in a competitive global environment.

To read the full article click [here](#) or go to <http://www.theglobeandmail.com/> and type the name of the article in the search engine "User-friendly, fiscally responsible group programs add value for plan sponsors and members alike."

Industrial Alliance Service Standards

Service standard score card (Period: July 1, 2010 to June 30, 2011)

	TARGET	PERFORMANCE
Customer Service Centre		
% of calls answered in 30 seconds	80%	60%
Claims		
% of Health & Dental claims processed in 5 days*	85%	75%
% of all Health & Dental claims processed in 5 days**	90%	91%
% of Short-Term Disability claims handled in 5 days	85%	91%
% of Long-Term Disability claims handled in 10 days	85%	91%
Administration – Policy Implementation		
% of new policies issued in 20 days	80%	86%

*Includes paper claims submitted by plan members only

**Includes paper claims submitted by plan members and claims submitted electronically by any service provider

Industrial Alliance is committed to providing service that meets our clients' needs. We are determined to reach the level of satisfaction you expect while we continue to implement initiatives to improve our performance.

At Industrial Alliance, openness and flexibility have always helped us to continuously improve our practices. We value your trust and continue to work hard to provide you with the service you deserve.

eContest

In our July, August and September monthly drawings, we had the pleasure of awarding an iPod nano with a Multi-Touch screen and 16 GB flash memory to Natalie Lauzon, Samira Klabouti and Robert Desbiens, all from the province of Quebec. By signing up for direct deposit and e-notification, they were all automatically registered for the contest.

With direct deposit, claim reimbursements are deposited directly into your plan members' bank account. With e-notification, plan members are notified by email when their health and dental claims are processed and instructed on how to access their group insurance file online. Thanks to both services there's no more need for paper and no more mail delays. And claims payment is faster!

If you would like to receive a promotional email to encourage your plan members to participate in the **eContest**, please contact our Client Service Department at 1 877 422-6487. To find out more about the contest, go to www.inalco.com/econtest.

Act now, the next draw will be on **October 11, 2011!**

Simple, efficient, eco-friendly.



About Industrial Alliance

Industrial Alliance is a life and health insurance company that offers a wide range of insurance and financial products. The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group with operations across the country, as well as in the United States. Industrial Alliance contributes to the financial wellbeing of over three million Canadians and manages and administers over \$70 billion in assets.

The INFO Bulletin is presented to you by Industrial Alliance.