

# I N F O Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

We have recently made Best Doctors available to all our group insurance clients nationwide. To help you learn more about Best Doctors, we are pleased to bring you the following article.

## BEST DOCTORS BRINGS WORLD-CLASS MEDICAL EXPERTISE TO PATIENTS



Doctors care. They care about providing their patients with the best diagnosis they can. They care about getting them the best medical treatment possible. But in modern, often overburdened health care systems, small things may get missed, leading to inappropriate treatments, which in turn can have serious consequences.

In 1989, this evaluation led two Harvard Medical School professors to found Best Doctors. Recognizing that people with illness often lack the necessary guidance and support to access the best medical expertise and care, Best Doctors sought to develop a database of world-class, top specialists who could provide expert advice and care, and a support structure to help people in need successfully access this expertise.

Eighteen years later, Best Doctors has grown into a network of over 50,000 specialists world-wide, in more than 400 subspecialties. They serve more than 260 insurers, touching 10 million lives in 30 different countries. Growth and success that proved the original evaluation to be correct.

"That is not because doctors aren't trying their best; they are," says Dianne Carmichael, President of Best Doctors Canada. "But our overburdened system has led to fragmentation within the medical system and lack of time. Patients feel alone, scared and unsure. At Best Doctors, we work collaboratively with the treating doctors and specialists while providing empowerment to the patient through knowledge, guidance and ongoing support."

This partnership approach is an integral part of Best Doctors' InterConsultation process. When a patient or prospective patient calls Best Doctors, he or she is immediately connected to a registered nurse who, from that moment on, coordinates the consultation process and provides the patient with all the support he or she needs. The consultation phase sees world-class experts

review the patient's information and initial diagnosis, and produce a thorough medical report on the patient's condition. Best Doctors then provides the patient with the report, which can be shared with the treating physician.

Statistical results show this process to be highly effective:

- › Initial diagnosis revised 22% of the time;
- › Treatment options modified 61% of the time;
- › More invasive procedures avoided 67% of the time.

"Best Doctors may be the difference between early detection and long illness, between a short hospital stay and a long one, between a speedy recovery and a difficult one, between a return to normal life and permanent disability," says Carmichael.

As an example, she refers to a 33 year-old woman who went blind over a period of months. The woman was diagnosed with an aggressive brain tumour requiring disfiguring and dangerous emergency open head surgery. This would include severing of the optic nerves, ensuring blindness for life.

The patient contacted Best Doctors in search of an alternative radiation treatment. Through InterConsultation, all of her tests were re-examined. Best Doctors specialists determined she was suffering from a treatable inflammatory disease and not a life threatening tumour.

She was successfully treated with anti-inflammatory drugs intravenously, saving her the risk and heartache of unnecessary open head surgery. Today she is an active, healthy young woman with full eyesight.

Dr. Jean-Martin Laberge, a Montreal-based Pediatric Surgeon and Chairman of the newly formed Best Doctors Canada Medical Advisory Board, sums up the positive difference Best Doctors can make in the overall medical consulting and treatment process, and the value it can bring to group insurance plans:

"Best Doctors creates a win-win situation for all parties," he says. "Critically ill patients and their families are reassured about the diagnosis made and the best therapy chosen; the treating physician is getting an opinion from a recognized expert, who may also offer alternate diagnoses or treatment possibilities in difficult cases; both the employer and the insurer benefit since prompt diagnosis and appropriate treatment generally results in a faster recovery."

Plan sponsors who wish to know more about Best Doctors may contact their benefits advisor or their Industrial Alliance account executive.

The Administrator's Corner



**GOOD BENEFITS, COMMUNICATION FOSTER EMPLOYEE SATISFACTION**

**A Summary of the 10<sup>th</sup> Anniversary, 2007 sanofi-aventis Healthcare Survey**

What are employees looking for in a group benefit plan? What impact does a good plan have on employee retention? What role do communications play in employees' perception of their plan?

These and other questions are explored in detail in the 10<sup>th</sup> Anniversary sanofi-aventis Healthcare Survey 2007<sup>1</sup>. The survey was conducted with a random national sample of 1,700 group insurance plan members throughout Canada.

**The link between benefits and job satisfaction**

The survey clearly establishes a relationship between group benefits, job satisfaction and employee retention. For example, respondents who say the quality of their health benefit plan meets their needs "extremely well,":

- › Are more likely to say that they have a good job (77% "strongly agree" versus 42% of those whose plan doesn't meet their needs).
- › Are more likely to say that they do not have negative work environment experiences (35% versus 14%).
- › Are less likely to be considering leaving their employer (28% versus 44%).

Another important finding is the growing *sense of responsibility* employees feel toward their benefit plan and the issue of cost control. In 2007, 78% of respondents said they felt a responsibility to help control the costs of their health benefit plan, versus 73% in 2005.

This sense of responsibility is more prevalent where employee satisfaction with the plan and good communication are present. Among respondents who say their health plan meets their needs "extremely well," 81% "strongly" or "somewhat agree" they have an obligation to help their employer control plan costs.

Among those who feel their plan meets their needs "extremely well", 78% also say they understand their health benefit plan "extremely well", versus 68% overall. This data strongly suggests that the combination of a good benefit plan and a good communication strategy is likely to increase a sense of responsibility among employees, or at least provide a solid basis on which to build a greater sense of responsibility.

**The importance of communication**

The 2007 sanofi-aventis survey highlights the important role played by communication in fostering employee satisfaction and understanding of the benefit plan. An increasing number of respondents say their employer has

done a "very good job" or "good job" communicating plan coverage information: in 2007, 86% agree, up from 73% in 2000.

Respondents who say their employer has done a "very good job" communicating are also more likely to say the plan meets their needs "extremely" or "very well" (79% versus 63% overall). They are also more likely to agree:

- › They are satisfied with their job (94% versus 77% of those who say communication is "poor" or "very poor").
- › They have a good job (95% versus 86% who say "poor" or "very poor").
- › They have experienced zero negative factors (e.g. stress, lost sleep or productivity) due to a negative work environment (42% versus 16% for those who say communication is "poor").

**Conclusion**

The sanofi-aventis survey looks at many aspects of the relationship between benefit plans (governmental and private) and employee satisfaction. Relevant data is broken down by region, age group, and considers the length of time employees have spent with their current employer. Although group benefits and communication are not the only factors impacting job satisfaction – or employee retention –, survey data shows that they significantly enhance employee perception and are strongly correlated to the employer's capacity to retain employees.

You can download the complete survey from the sanofi-aventis website at [www.sanofi-aventis.ca](http://www.sanofi-aventis.ca).

**The \$20,000 Question**

As part of the 2007 sanofi-aventis survey, respondents were asked if they would rather have their benefit plan or a cash payment of \$20,000. 61% of them chose to keep their plan. This percentage has remained virtually unchanged from previous years, despite the fact that the proposed cash amount was raised from \$15,000 in 2006 and \$11,000 in 2005. Here are the main reasons provided by those who chose to keep their plan:

Plan may cost more than \$20,000:	26%
Security / peace of mind:	18%
Prefer / need the plan:	9%
I would spend the money:	9%
Group plan cheaper / superior to individual plan:	8%
Medication / medical attention is expensive:	7%
Family coverage:	6%

These responses tend to show that employees value their plan and understand the risk of trading it, even for a large sum of money.

<sup>1</sup> The sanofi-aventis Healthcare Survey 2007 (10<sup>th</sup> Anniversary), sanofi-aventis, 2007

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