



# Members only

GROUP MEMBER  
BENEFIT PLAN

Brought to you exclusively by  
**CORPORATE BENEFITS DIVISION**



## MembershipPLUS™

## EVEN MORE EMPLOYEE BENEFIT OPTIONS AVAILABLE TO ALL APMA MEMBERS!

Created specifically for APMA members, MembershipPLUS™ offers a unique combination of value and price.

GroupHEALTH believes APMA members want more than just 'rate shoppers' and seek transparency on why the employee benefits rates are changing and advice on lowering their benefit costs, without reducing the benefits. MembershipPLUS™ offers competitive rates and includes value-added services to provide employees with enhanced coverage and helpful resources to deal with difficult situations.

### Adding *Value* for all APMA Members

GroupHEALTH provides access to the industry leading WEBS® Online Administration system, Enrol-ME Online™, the industry's first complete online enrolment tool and customized employee education resources. The MembershipPLUS™ plan also makes available value-added services, to give you and your employees the resources required to deal with difficult situations:

### The MembershipPLUS™ plan offers:

- ✓ Cost efficiency through group buying power
- ✓ Benefit enhancements important to your employees
- ✓ Focused on cost containment and sustainability
- ✓ Fully Insured, Retention and ASO underwriting
- ✓ Next generation Accident and Serious Illness (ASI) benefits
- ✓ Introduction of an additional carrier based on member size (Smart Rx Solutions®, GroupHEALTH Release of Reserve® and Canada's Original Mid-Term Disability®)

### Disability Management Institute services include:

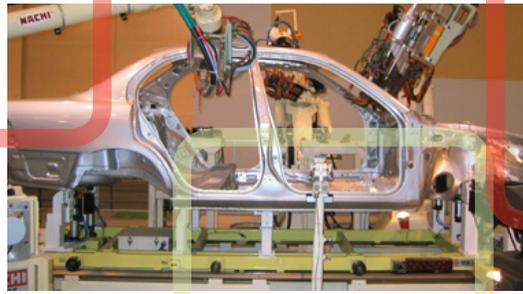
- ✓ Early intervention on the fifth day regardless of whether a LTD claim is filed
- ✓ Administrative claims management to assist with application submission, employee/employer communication
- ✓ Technical support for return to work planning, accommodation, rehab intervention and appeals
- ✓ Independent objective support for employers and employees
- ✓ Monitor and scrutinize claims for accuracy and cost savings

### Ceridian LifeWorks (Employee & Family Assistance Program) covers:

- ✓ Professional, caring consultants are available 24/7 by toll-free number to offer support and information
- ✓ Access to a program website (www.lifeworks.com) and mobile app containing hundreds of articles, and educational resources
- ✓ Counsellors are available by phone 24/7 or short term in-person counselling in your local area
- ✓ Specialized counselling services by referral to a specialized consultant such as a legal or financial professional or a registered dietician
- ✓ Research requests may include inquiries related to support groups, elder care resources, childcare, workout facilities, moving/relocation and other unique requests

### GroupHEALTH Comprehensive Employee Communication Program

- ✓ For Your Benefit bulletins targeted at addressing questions about plan elements, cost-containment and wellness strategies
- ✓ Confidential year-end value statements reflecting the complete picture of employee financial arrangements with employer
- ✓ Your oneCARD wallet card containing all the important information your pharmacy/dentist needs to check your benefit coverage
- ✓ Customized (refers to in-force coverage only) and easy to read benefit booklets
- ✓ eProfile™ account giving you access to eClaims — a secure and super convenient way to get your money, sometimes as quickly as the next day



## MembershipPLUS™

## Introducing Smart Rx Solutions®

GroupHEALTH's Smart Rx Solutions® is aimed at controlling costs and ensuring the long term sustainability of your benefits plan. There are three different Smart Rx Solutions: Managed Rx™, PostScripts Rx and FormuCARE™. These solutions will provide cost savings for the prescription drug component of your benefit plan.

Managed Rx™ encourages employees to purchase less costly, but equally effective drugs through a central dispensing pharmacy (CDP), saving you, and your employees, money. PostScripts focuses solely on the delivery of maintenance medication and provides coverage for maintenance medication (once stabilized) only when the drug is purchased from MediTrust pharmacy. FormuCARE™ protects the sustainability of your drug plan by eliminating the risk of expensive Specialty Drugs draining the funds in your plan. These plans save anywhere from 5-10% annually.

## GroupHEALTH's Insurer and Claim's Payment Partners

ClaimSecure has been providing Canadian companies with superior claims management and plan administration services for 20 years. Today, ClaimSecure provides bilingual services to 7,500 Canadian companies representing 1.3 million Canadians and \$500 million in annual claims.

SSQ Financial Group has been providing quality service to clients for over 60 years and is Canada's fifth largest employee benefits provider.

## GroupHEALTH Release of Reserve® (16+ Employees)

GroupHEALTH is the only benefit solution provider in Canada to offer a release of Incurred But Not Reported (IBNR) Health & Dental reserves for groups of 16+ employees. GroupHEALTH developed the program for clients to avoid building the IBNR reserves or the option to receive back the reserves previously established. The money goes back to work in your business.

## Canada's Original Mid-Term Disability® (MTD) (200+ Employees)

Traditionally there have been two types of disability insurance: Short-Term Disability (STD) and Long-Term Disability (LTD). As a direct result of customer needs in the automotive manufacturing industry, GroupHEALTH developed Canada's Original Mid-Term Disability® (MTD). By changing one letter of the alphabet from LTD to MTD, our innovation provides a third option of disability benefits with reduced reserve requirements and a savings of 10-15% on the total cost of disability.

For Further Information, Please Contact:

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