



**JUNE 1,  
2022**



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## CAP MEMBER SURVEY PANEL SPONSORS:







## AGENDA | June 1, 2022

All times listed below are in Eastern Time.

### 11:00 AM - 12:00 PM: **2022 CAP Member Survey: Perceptions of CAPs against a changing economic landscape**

This session is a panel discussion about the results of *Benefits Canada's* exclusive CAP Member Survey. The survey asked capital accumulation plan members about their retirement readiness, their satisfaction with and confidence in their employer-sponsored plan, their expectations for their retirement savings amid rising inflation and interest rates and how the coronavirus pandemic is continuing to affect their financial well-being. Industry experts will join *Benefits Canada* editor Jennifer Paterson to dive into the results and put them into context for plan sponsors.

#### **PANELLISTS:**

**Justin Graham**, senior researcher, *Benefits Canada*

**Kenrick Hopkinson**, manager, co-pilot, education and communication, group benefits and retirement solutions, *IA Financial Group*

**Emilie Inakazu**, director, benefits, pension and well-being, *KPMG in Canada*

**Jason Vary**, president, *Actuarial Solutions Inc.*

#### **MODERATOR:**

**Jennifer Paterson**, editor, *Benefits Canada*

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### 12:00 - 12:30 PM: **Group benefits and well-being: The new normal**

Plan sponsors have been adding coverage and services to their group benefit plans since the health crisis began. They don't necessarily have the means to make changes but with the health of their plan members in decline and labour shortages making it hard to attract and retain talent, there was no choice. Two years into the pandemic, it's time to take stock and look at which of those benefits are best suited to address new health issues.

#### **SPEAKER:**

**Charmaine Alexander**, senior advisor in disability management, *Desjardins Insurance*

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### 12:30 - 12:45 PM: **Break**

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### 12:45 - 1:15 PM: **2021 Top drug data trends**

What were some key trends in drug costs and utilization last year? This session offers insights into the drug data claims activities of more than 4.8 million certificate holders in 2021, representing more than 12 million insured individuals and 150 million prescription drug claims.

#### **SPEAKER:**

**Vicky Lee**, manager, pharmacy consulting, *TELUS Health*

1:15 - 1:45 PM:

**Getting your workforce moving: Motion is lotion**

Spine, muscle and nervous system conditions are responsible for a third of all lost time at work and are the leading cause of disability around the globe. As Canada enters a phase of economic recovery, the next two years will see new trends emerging that focus on workforce rehabilitation. Organizations can't afford to not have an MSK strategy. This session will explain how to manage benefits plans that help teams stay healthy and mobile.

**SPEAKER:**

**Dr. Ayla Azad**, chief experience officer, Canadian Chiropractic Association

1:45 - 2:15 PM:

**Discovery to recovery: The power of storytelling to improve mental well-being at home and at work**

In this session, Olympian Silken Laumann will speak about how Unsinkable, a social movement changing how people manage their well-being, is bridging the gap between clinical and non-clinical support for people struggling on their mental-health journey. The need for inspiring, hopeful and accessible storytelling in a safe online community has never been greater as Canada faces a mental-health care crisis. Laumann begins with her own inspiring story, told with wisdom and humour, and moves to uplifting examples from Unsinkable champions and Unsinkable youth. Attendees will come away with a shortlist of powerful storytelling resources to bring to their employees and clients.

**SPEAKER:**

**Silken Laumann**, four-time Olympian, author and founder, Unsinkable





## SPEAKER BIOS



**Charmaine Alexander**, senior advisor in disability management, **Desjardins Insurance**

Charmaine Alexander is a senior advisor in disability management at Desjardins Insurance. She has more than 20 years of experience in group disability management, spanning a variety of industries and working for employers as well as insurance carriers. Within her client base, Alexander promotes a focus on prevention and challenges employer groups to encourage their employees to take charge of their health. She believes the future of group disability plans will require a collaborative approach between all stakeholders.

As part of the best practice and innovation team, Alexander partners with several organizations within Desjardins' portfolio of clients to deliver educational presentations to employers, employees and union leaders across Canada, with an aim to strengthen best practices in their management of disability claims.

In July 2018, Alexander became the first insurer-sponsored mental-health first aid instructor certified by the Mental Health Commission of Canada. She continues to deliver this course to client organizations and their workforces.

Alexander holds a fellow in life and health claims from the International Claims Association. She completed a bachelor's degree in English at York University, as well as a nursing degree at George Brown College.



**Dr. Ayla Azad**, chief experience officer, **Canadian Chiropractic Association**

Dr. Ayla Azad graduated from Palmer College of Chiropractic (U.S.) and completed her master's in business administration degree from Athabasca University. Dr. Azad was in private practice at Total Rehab, a multi-disciplinary rehab clinic in Ajax, Ont. from 1999 to 2020. During that time, she was also teaching at the Canadian Memorial Chiropractic College in the Chiropractic Therapeutics, Principles and Practice and Clinical Education Departments. Dr. Azad has served on the board of directors of the Ontario Chiropractic Association, serving as president and chair of the board from 2015 to 2017 and has served on the board for the Canadian Chiropractic Research Foundation and the World Federation of Chiropractic. In 2022, she was recognized by her peers with the Dr. Michael Brickman Heart and Hands Award. Dr. Azad began working at the CCA in 2020 and is the chief experience officer.



**Kenrick Hopkinson**, manager, co-pilot, education and communication, group benefits and retirement solutions, **iA Financial Group**

With 22 years of industry experience, Kenrick Hopkinson joined iA Financial Group in 2013. As a key member of the group sector's leadership team, he currently helps create, develop and implement new educational and communication tools for clients and their plan members across Canada, supported by his team of knowledgeable financial education specialists and strategists.

Hopkinson and his team are focused on helping plan members deepen their knowledge while offering them the support they need to achieve their personal goals, manage their health and improve their overall well-being. In partnership with distributors, his team also provides plan sponsors with reliable and forward-thinking services and solutions to meet the current and future needs of their employees.

As manager of the co-pilot program, he oversees a team of in-house group savings and retirement financial advisors whose job is to work with plan members to effectively plan their transition from working life into retirement. Throughout his responsibilities, Hopkinson uses his solid background to build engaging education strategies and education sessions for all types of audiences across the country.



**Emilie Inakazu**, director, benefits, pension and well-being, **KPMG in Canada**

Emilie Inakazu is a director, benefits, pension and well-being at KPMG Canada. In this role, she is responsible for the management of firm-wide benefits and well-being which includes making recommendations to leadership on the design and evolution of these programs to ensure they remain relevant to KPMG staff. She joined the firm in 2007 and in that time has held several roles with responsibilities varying from one-on-one member support to leading strategic initiatives across benefits, retirement and savings and well-being. She graduated from McGill University with a bachelor of arts and holds the CHRL and CEBS designations.



**Silken Laumann**, four-time Olympian, author and founder, **Unsinkable**

Four-time Olympian Silken Laumann is one of Canada's most inspirational leaders, a best-selling author and mental health advocate. Her Olympic story is legendary and inspirational. As reigning world champion, she fought back from a devastating rowing accident to win a bronze medal in the 1992 Summer Olympics in Barcelona.

In her best-selling memoir, *Unsinkable*, Laumann shines a spotlight on all the obstacles she has encountered and overcome. She speaks candidly about her athletic success and triumph over physical adversity but also the intense personal challenges of her past and the fierce determination she applies to living a bold and successful life today. Silken is the founder of Unsinkable, a non-profit organization that supports mental health of adults and youth through storytelling, resources, programs, events and community.





**Vicky Lee**, manager, pharmacy consulting, **TELUS Health**

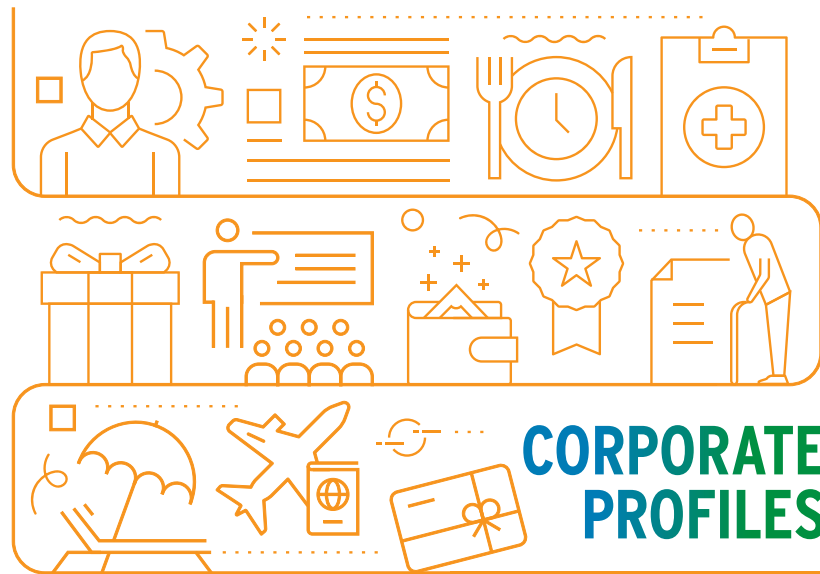
As the manager of the pharmacy consulting team with TELUS Health, Vicky Lee has strong knowledge of the pharmacy benefits management industry, managed care and health technology assessment. Prior to joining TELUS Health, she was a clinical trials and systemic therapy pharmacist at Princess Margaret Cancer Centre and a pharmacist at Shoppers Drug Mart, Toronto

Lee holds a bachelor's degree in life science from Queen's University. She also has a bachelor's degree in pharmacy and a master's degree in management of innovation from the University of Toronto.



**Jason Vary**, president, **Actuarial Solutions Inc.**

Jason Vary, president of Actuarial Solutions Inc., has practiced in defined benefit pension and retiree health plans for over 20 years. He has experience with many plan designs including single-employer, multi-employer, jointly sponsored, private sector, government, unionized, non-unionized, as well as registered and non-registered executive plans. He also provides clients with independent due diligence services with respect to mergers and acquisitions, and expert independent advice on matters before arbitrators and the courts. Jason is a fellow of the Canadian Institute of Actuaries and the Society of Actuaries and is also an active volunteer within the actuarial profession and with the Financial Services Regulatory Authority of Ontario.





## CORPORATE PROFILES

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### CANADIAN CHIROPRACTIC ASSOCIATION

*Pain changes everything.  
Chiropractic care changes pain.*

The Canadian Chiropractic Association (CCA) represents more than 9,000 licensed Doctor of Chiropractic as the national voice for the profession in Canada. Chiropractors are Canada's trusted professionals for spine, muscle and nervous system health, helping to ease Canadians' pain and enabling them to live the healthy, active lives they want. Since 1953, the CCA has promoted the unique value and expertise chiropractors offer through innovation, excellence and integrity in the delivery of chiropractic care; addressing national issues that impact musculoskeletal health with a unified voice; strengthening interprofessional relations with fellow healthcare professionals and team-based care; and fostering the development of and sharing responsibility for research.

#### LEARN MORE:

Website: [Chiropractic.ca](https://Chiropractic.ca)

LinkedIn: [canadian-chiropractic-association](https://canadian-chiropractic-association)

Instagram: [@CanChiroAssoc](https://CanChiroAssoc)

Twitter: [@CanChiroAssoc](https://CanChiroAssoc)

Facebook: [@canadianchiropracticassociation](https://canadianchiropracticassociation)

#### CONTACT:

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## **DESJARDINS INSURANCE**

**Choose the strength and stability** of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

**Choose Desjardins Group**, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Ranked among the world's strongest banks by The Banker magazine, Desjardins Group has one of the highest capital ratios and credit ratings in the industry.

**Choose an organization that encourages its members and clients to make healthy lifestyle choices** for good physical, mental and financial health.

### **LEARN MORE:**

Website: [desjardinslifeinsurance.com/yourbestinterests](https://desjardinslifeinsurance.com/yourbestinterests)

Facebook: [@Desjardinsgroup](https://www.facebook.com/Desjardinsgroup)

LinkedIn: [desjardins](https://www.linkedin.com/company/desjardins)

Twitter: [@desjardinsgroup](https://twitter.com/desjardinsgroup)

Instagram: [@desjardinscoop](https://www.instagram.com/desjardinscoop)

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Website: [www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com)

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Website : [www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com)



## TELUS HEALTH

TELUS Health is committed to leveraging our world leading technology and passionate team to revolutionize access to healthcare and drive remarkable health experiences for people in Canada. A leader in virtual care, virtual pharmacy, telehomecare, electronic medical and health records, benefits and pharmacy management, TELUS Health gives health authorities, healthcare professionals, insurers, employers, patients and consumers the power to turn information into a healthier future.

For more information please visit: [www.telushealth.com](http://www.telushealth.com).



## UNSINKABLE

Unsinkable is a charitable organization and community founded by Olympian Silken Laumann. We share stories, amplify voices, and offer resources to inspire steps forward on your mental health journey. Please reach out to learn more about our Unsinkable Champion, Storytelling and Youth Council programs, and how your organization can join the movement. Together, we are Unsinkable.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Ranked among the world's strongest banks by The Banker magazine, Desjardins Group has one of the highest capital ratios and credit ratings in the industry.

Choose an organization that encourages its members and clients to make healthy lifestyle choices for good physical, mental and financial health.

### LEARN MORE:

Website: [www.weareunsinkable.com](http://www.weareunsinkable.com)

Instagram: [@UnsinkableStories](https://www.instagram.com/UnsinkableStories) and [@UnsinkableYouth](https://www.instagram.com/UnsinkableYouth)

Twitter: [@Unsinkable](https://twitter.com/Unsinkable)

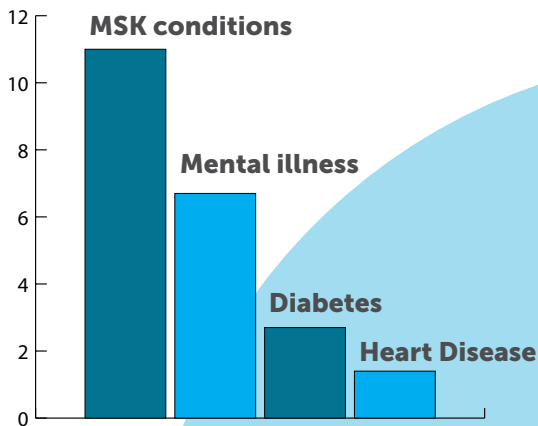
Facebook: [@Unsinkable](https://www.facebook.com/Unsinkable)

### CONTACT:

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# MSK conditions cost Canada \$22 billion a year in health costs and lost productivity



**Impacts of COVID-19:** Benefits Canada reported that 51% of employers anticipated MSK health issues in the year ahead, due to:

- Poor ergonomic workspaces
- Declining mental health
- Decreased physical fitness

Compared to 6.7 million Canadians with mental illness; 2.7 million with diabetes, 1.4 million with heart disease

Back pain is the second leading cause of both short term and long-term disability claims in Canada, after mental health.



**1/3** of all lost time at work is caused by back pain

**11 million Canadians** suffer from at least one MSK condition each year, such as back pain, headaches, arm or neck strain and diseases of the muscle and joints.



**DOWNLOAD THE FREE STRAIGHTEN UP CANADA APP!**



## The world has changed. How about your benefits coverage?

The Canadian Chiropractic Association represents the over 9,000 licensed and regulated Doctors of Chiropractic in Canada, who help 4.7 million patients each year prevent or manage the serious burden of MSK pain and disease.

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**We can help. Ask us how.**

**Dr. Ayla Azad, CXO, [Aazad@chiropractic.ca](mailto:Aazad@chiropractic.ca)**

# We build relationships

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**We're not just group insurance with benefits. At Desjardins Insurance, we take the time to get to know you – and your people.**

- We value every interaction
- We understand that every plan member is different
- We're committed to employee health and wellness

Backed by the strength of Desjardins Group's 53,000 employees across Canada, we'll work with you to find solutions that will really make a difference for you – and your people.

Learn more at  
**[desjardinslifeinsurance.com/group-insurance](https://desjardinslifeinsurance.com/group-insurance)**



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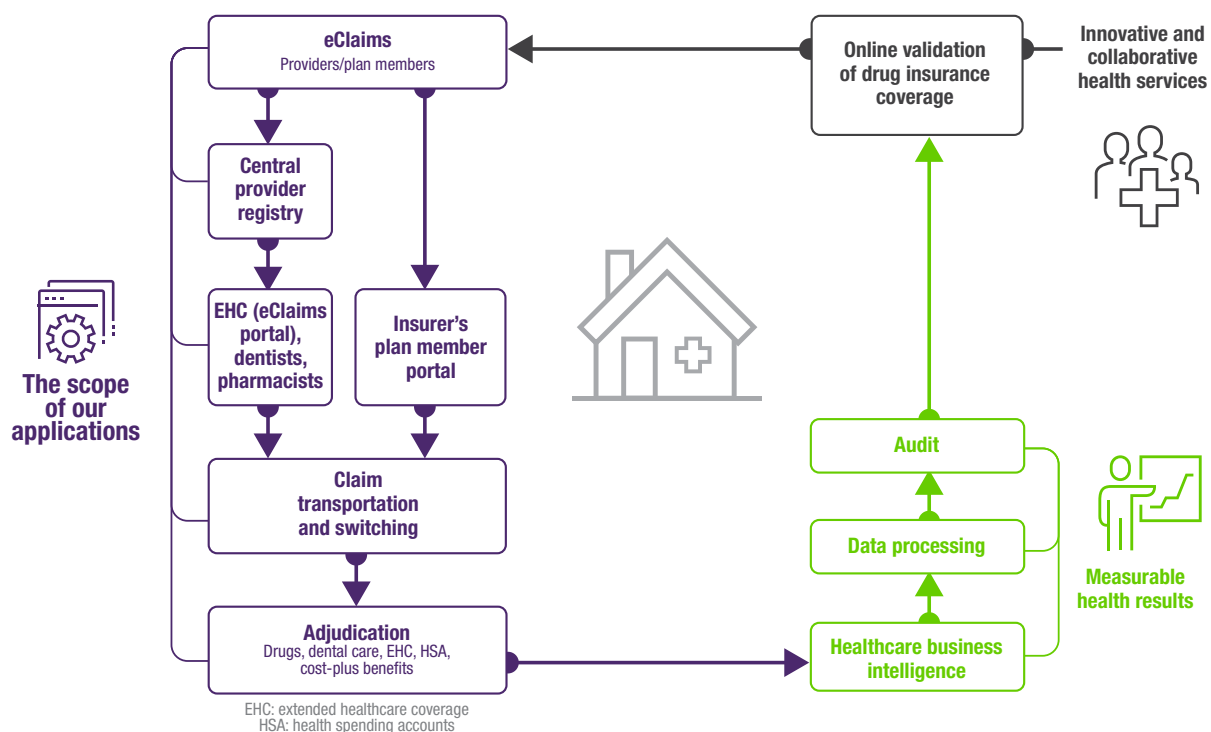
# An innovative approach to plan management.

Expect more from your benefits.

TELUS has invested over a billion dollars in the past ten years to acquire and develop innovative technological solutions that facilitate the sharing of information between healthcare professionals, insurers, plan sponsors and plan members. Our goal is simple: to facilitate the design of more flexible and effective insurance plans to better manage costs.

**Canada's leading provider of comprehensive and integrated solutions for the transmission, adjudication and administration of drug, dental and extended health benefit claims.**

At the forefront of new industry trends delivering greater value to our customers.



## Inspired solutions. Unmatched value.

As the industry leader in benefit management solutions, TELUS Health provides insurers access to a full spectrum of programs, offering plan sponsors the ability to better manage rising healthcare costs.

TELUS Health solutions are accessed on a daily basis by a vast number of healthcare professionals across Canada. This provides insurers and sponsors the ability to build effective and measurable cost management strategies.

The scope of our applications and collaboration between healthcare professionals.

Online interactions to link patients, providers and insurers.

Gain access to TELUS Health's network of physicians, extended healthcare professionals, pharmacists and dentists to enhance the experience of plan members and better control plan-related costs.



**13M Canadians**  
use the TELUS  
Health Assure card.



**22K physicians**  
use the TELUS  
EMRs.



**11K pharmacies** are enrolled  
in the TELUS Health Assure  
claims service.



**52K extended healthcare  
providers** use the eClaims  
service available to over 85%  
of insured lives in Canada.



**20K dentists**  
use the TELUS  
network.

Over **140M** health claims are processed using TELUS Health solutions.

Innovation to better manage plans.

Investing in technologies to improve health insurance plans for today and tomorrow.

Differentiate your offering to employers by promoting health through innovative solutions, including:

- **Validation of drug insurance coverage by the physician**

Manage costs while improving the experience of plan members by providing insurance coverage information right at the time the prescription is being written so physicians can prescribe the right drug.

- **A unique all-in-one solution for the management and adjudication of multi-benefit claims**

A TELUS Health solution based on state-of-the-art technology for the management and processing of drug, dental and extended health benefit claims, health spending accounts and cost-plus benefits.

This intelligent and user-friendly platform was developed to be modular, interactive and flexible to evolve with the numerous, rapid changes in the industry.

Over 90% of claims  
are processed without  
manual input, resulting in  
increased accuracy and  
reduced operating costs.

Measurable results.

Data analytics for our customers.

A pioneering data warehouse enables us to conduct robust, quantitative predictive research and simulations based on data from plan sponsors. In addition to integrating data from drug, dental and extended health benefit claims, our systems can incorporate external data, such as disability data, to improve plan management.

TELUS Health transforms  
data into business  
intelligence facilitating  
the design of appropriate  
plans and optimized cost  
management.



# UNSINKABLE

TOGETHER, WE CAN CREATE MEANINGFUL IMPACT ON THE  
GROWING NEED FOR MENTAL HEALTH SUPPORT.

Unsinkable will **humanize** the way people access and experience **mental health support**.

Unsinkable uses storytelling to help people **bridge the gap** between struggling with their mental health and taking steps towards mental well-being.



*In everything we do,  
there is a an aspect  
of lived experience  
to help others heal  
and know they are  
not alone.*



- Unsinkable Community Impact Lead

## UNSINKABLE IS ...



### Digital-first

We connect,  
listen, and  
transfer  
knowledge.



### Inspiring & Supportive

We provide  
hope and help  
365 days a year,  
through the  
power of lived  
experience.



### Inclusive & accessible.

Evidence-based,  
clinically sound  
programs,  
resources, and  
events.

**RESILIENT**

**FORWARD  
THINKING**

**HOPEFUL**



# OUR PROGRAMS

## **COMMUNITY CHAMPIONS PROGRAM**

Community Champions are the **leaders of our mental health movement towards educating, connecting, and empowering people**. They have gone through our storytelling program and shown tremendous commitment in the field of mental health advocacy. We support Champs in accomplishing their mental well-being goals as ambassadors of the Unsinkable community.

**IMPACT:** Fostered belonging and resilience for youth during the pandemic.

**AMBITION:** Evolve to fully youth-led Councils and expand the program to inspire mental well-being for more youth.

## **STORYTELLING PROGRAM**

Unsinkable Storytellers work with our program manager, where they are **supported, encouraged & mentored to share their unique perspectives & lived experiences**.

**IMPACT:** Reached 92 million individuals since 2019.

**AMBITION:** Expand access and reach by partnering with Canada's most valued and influential brands.



@Unsinkable



@Unsinkable



@Unsinkableyouth



@Unsinkableyouth



@Unsinkablestories



@Unsinkable

**IMPACT:** Mentored 28 Community Champions to create 150 engagements.

**AMBITION:** Expand access and reach by partnering with Canada's most valued and influential brands.

## **YOUTH COUNCIL PROGRAM**

Unsinkable Youth Council is an **after-school mentorship program** for youth who are passionate about mental health, well-being and social advocacy. The younger and older youth councils connect regularly to collaborate on projects that impact Unsinkable Youth. These **youth are supported and encouraged to take on leadership roles** in their community and with the councils.

**IMPACT:** Published and promoted 250 unique mental health experiences.

**AMBITION:** Raise Unsinkable's profile as a safe storytelling hub to engage with more communities and workplaces.

## **DIGITAL PORTFOLIO**

Unsinkable is Digital-first. We use our online channels to **connect + listen, transfer evidence based knowledge, and help create direction** on what steps to take to improve mental well-being.

Tap to experience Unsinkable:

