

Group insurance

AN APPROACH TO HEALTH AND WELLNESS
THAT'S IN YOUR BEST INTERESTS



Welcome to group insurance that works in your best interests

We believe group benefits should be both empathetic and affordable. We look beyond treatments, seeking to help your organization achieve long-term wellness. At Desjardins, a holistic approach to wellness isn't just a philosophy; it's a proven strategy for preventing illness and disability in the first place.



Our promise to you

We are the fourth largest group benefits insurer in Canada — and growing — but we see ourselves as more than that. We are first and foremost a partner for our clients. From our very first meeting with you, we will work to build a relationship of trust that is based on mutual understanding and dedicated to your consistent satisfaction.

We'll listen to you

You want to feel that you are being listened to and understood. As our client, you will never have to wait for a scheduled meeting to ask a question or tell us what's on your mind. We will always be happy to talk with you, even if it's just to touch base.

We'll adapt to your needs

Being your benefits partner means being responsive to your evolving needs. Whether those needs evolve because of structural changes, shifts in employee demographics or sudden financial pressures, we will ensure that your plan always reflects your unique reality.

We'll support you

With efficient administration, powerful self-service tools and offices from coast to coast, we'll deliver excellent support to you and your plan members, regardless of location.

We'll be innovative

The insurance industry is changing. And we're responding by tracking emerging needs and developing new technologies to stay ahead of the curve. We don't just meet all of your insurance needs — we anticipate them, too.

LEARN MORE

Supporting communities for over 60 years

For over 60 years, we have been committed to helping people live fuller lives. We integrate the principles of sustainable development into every aspect of our operations, making lasting contributions to communities across the country.

Financial strength you can count on

We are the group insurance division of Desjardins Group, the largest financial cooperative in Canada. We offer our clients the peace of mind that comes from knowing their benefits are guaranteed by a sound and highly respected financial institution.



We have you covered

Whether you want to protect the health of your workforce, boost employee satisfaction, attract and retain top talent or all of the above, we have you covered.

Life insurance and AD&D

Life and AD&D benefits help people at the most challenging moments in their lives. Our adjudication process ensures the rapid and accurate handling of these claims, so the people who depend on us can focus on what matters most.

Critical illness

Our critical illness offer includes coverage of dependent children from birth, and the option of maintaining the benefit until age 70. There's even an enhanced version that covers 31 illnesses.

LEARN MORE

Ask us about our Retirement and Savings services

We believe personal health and financial wellness go hand in hand. With a group benefits plan, or as a stand-alone service, we'll create a retirement and savings plan that's tailored to the needs of your organization.

Health insurance

We do more than cover expenses that aren't paid by provincial plans. We also provide the industry's most innovative and cost-saving products and services.

1. Extended healthcare insurance

Covers prescription drugs, vision care, out-of-province emergency care, hospitalization, diagnostic services, medical equipment and a wide range of paramedical services.

2. Health spending and wellness accounts

Our customizable health spending account is a great add-on to any group insurance plan with health and dental benefits. And for even more flexibility, we offer a Wellness Account — a great way to encourage plan members to take better care of themselves by maintaining a healthy lifestyle.

3. Dental care

Covers a wide range of dental procedures and treatments.

4. Travel assistance

No matter where plan members go, our travel assistance team will be there to provide personal, medical and financial assistance.

5. Conversion of benefits

Plan members who are retiring or leaving your organization can opt for our Health Track Insurance package. It allows them to convert some of their group health and dental coverage to individual coverage — and they don't need to provide evidence of insurability.

6. Coverage for expatriates and temporary residents

We'll help you protect employees who are temporary residents or working abroad.

Disability prevention and management

We are an industry leader in disability management because we apply a holistic approach to every case. We consider all the factors influencing plan member health — including non-medical and mental health issues — and give them the support they need to make a sustainable return to work. It's the healthiest outcome for them and for your organization, too.

The same claim specialist supports the plan member from the first contact to the file's closure — even through a shift from short-term to long-term disability. Their constant presence is reassuring, providing continuity and truly personalized attention.



Health and wellness

It's said that an ounce of prevention is worth a pound of cure, but we think it's even more valuable than that. Our program uses intelligent technologies, targeted education and direct encouragement to effect positive change across your workforce. And it can even pinpoint the biggest health risks in your workforce, allowing you to take action to address them.

1. Health is Cool 360°

The most comprehensive wellness platform of its kind, the site acts as a personal assistant that informs employees about disease, treatment and prevention.

2. Health risk assessment

This user-friendly online questionnaire helps your organization identify modifiable health risks. It's your starting point for a more effective corporate wellness program.

3. Health PACT

The first service of its kind, Health PACT gives employees access to a registered nurse as soon as they experience symptoms of chronic disease.

4. Employee and managers assistance programs

Two outstanding ways to support wellness. They give your staff access to professional advice and ensure they have somewhere to turn when life's challenges become too great.

5. À la carte services:

- Advice-to-pay services during the employer's short-term salary continuation period
- Specialized training on health and disability management
- Health and wellness education activities

Administrative services

1. Our secure site is a user-friendly way to perform virtually all of your transactions with us.
2. You can automatically transfer member employment and insurance data from your HR and payroll systems to our administrative database.
3. Our flexible platform, IntelliFlex®, automates employee enrollment and administration, streamlining it into a step-by-step process that's easy to understand.

Virtual healthcare: a unique turnkey solution

Virtual healthcare gives your employees 24/7 access to healthcare professionals. It improves their work-life balance and well-being, and we look after the onboarding and billing process – so it's a simple turnkey solution for you.

[desjardinslifeinsurance.com/
telemedicine-service](https://desjardinslifeinsurance.com/telemedicine-service)



Your plan doesn't have to be expensive to be good

Specialty medications, rising disability rates and fraud can render your plan unsustainable — and less beneficial for your employees. Our proactive cost management approach reduces these financial threats without diminishing the care your plan members receive.



Our drug cost control measures go beyond reducing the impact of expensive medications.

They support plan member health by improving adherence and encouraging the use of safe and proven drugs. An example is our Patient Support Program for specialty medications, which makes life easier for insureds with complex illnesses. The program brings together all the support services needed to effectively manage their condition.



We don't wait for fraudulent claims to be discovered before taking action.

To protect the financial integrity of your plan, our fraud and abuse management team focuses on prevention through the power of information. We systematically monitor your plan for the first sign of irregularities, using proactive audits and a professionals' watch list to detect fraud and abuse.



Many disability claims can be prevented if plan members just get the support they need.

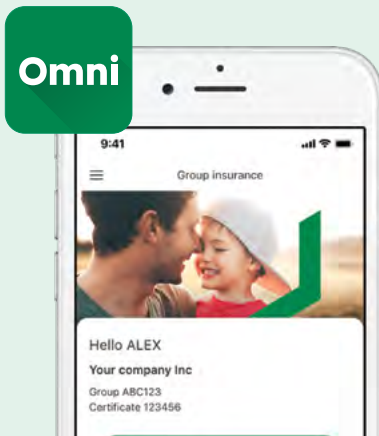
We can help you build a healthy workplace culture that includes state-of-the-art educational tools, and wellness support services like Health PACT. The first service of its kind, Health PACT gives employees access to a registered nurse who can be called at the earliest sign of chronic disease — the leading cause of workplace disability.

An unparalleled plan member experience

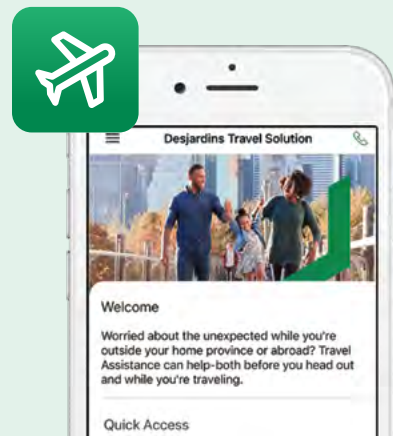
Your benefits plan is one way of saying thank you to your employees. A plan member experience like ours will have employees thanking you in return.



Our smart, interactive technologies support wellness and provide employees with the information they need to become better healthcare consumers.



Our **Omni mobile app** lets members submit claims anytime, anywhere. Whether they're checking out our Health is Cool 360° wellness platform, viewing their payment card, or even comparing prices on medications, Omni makes it easy. They can also manage their group retirement savings account with Omni if their plan is with Desjardins.



Our **Desjardins Travel Solution** mobile app features personalized tools and interactive assistance services, such as access to personal health records, a multilingual translation service, 24/7 emergency service, and much more.



Our Customer Contact Centre (CCC) provides immediate and personalized service to plan administrators and plan members alike. When you phone our CCC, you always connect with a live person who is entirely familiar with your plan and organization.



Among the most important elements of the plan member experience are all the things they don't see. Behind the scenes, our teams use **advanced systems and processes** to efficiently administer your plan so that your employees' experience is always optimal.



Our secure site makes it easy for your people to manage their benefits whenever and wherever they want.

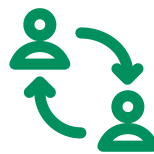
A member-first approach to group benefits

Even as we've grown to become one of Canada's largest insurers, we've never forgotten that group insurance is ultimately about people. Whether we're educating plan members, answering your questions or guiding employees back to work, our professionals offer an empathetic approach that sets us apart.



Picking a benefits provider is one of the most important decisions you make as an organization.

When you choose us, you're entrusting your plan to people who are focused on meeting your needs from day one. Our experts work closely with you to determine the best strategies for your transition to our systems and services. They'll develop a communication plan just for you, including face-to-face employee information sessions.



Relationships matter.

Whether they're taking a new specialty medication or showing signs of a chronic illness, your plan members will have an informed advocate to provide them with expert counsel. We offer live pharmacist support for plan members on maintenance or specialty drugs. Our call centre also has specialist agents to help plan members with pre-authorized medications.



Our dedicated disability claims specialists build familiarity with your organization and trusting relationships with your plan members.

Our encouraging approach to mental health claims promotes routine and social interaction, improving the plan member's sense of well-being and rebuilding their confidence. It's all part of helping employees make a successful return to work.



About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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