

Group Life & Health

Your guide to
Small business
solutions
from Standard Life

Well. And well worth it.



Hello.

Whether your clients are large or small – everyone you've met lately – business owners, managers, supervisors – have all expressed the same concern: recruiting and retaining the best talent is key.

More than ever, owners of small businesses are counting on your expertise to help them overcome this growing challenge. They want you to help them build the right plan: the one that attracts the right employees and keeps them happy, at the right cost.

Just as entrepreneurs are looking to you for guidance, you can turn to Standard Life for help to grow your business. Together we can offer employers much more than group insurance coverage.

Read on and see the many ways Standard Life can assist you assist your clientele.

*Let us be your preferred partner...
just as you are theirs.*

Helping you and your small business clients.

Standard Life is there to offer you the solidity, the flexibility and the assistance you are looking for from a group insurance carrier.

We want to help you build a diversified and healthy portfolio and maintain winning relationships with your small business clients.

More than a partnership

See page 4

Fulfilling the needs of small businesses

See page 6

One size does
not fit all

See page 12

Helping employers retain their most valuable asset – their employees – is a win-win-win situation.

*The realities of life
and work*

See page 8

*A plan that offers
more than group
insurance*

See page 10

Forming a partnership with a carrier sensitive to small business realities can only lead to client satisfaction and to your success. You and your clients can count on Standard Life for continuous support – from implementation to on-going management.

Have a look at the complete range of services you and your clients can benefit from with Standard Life.

Flexibility makes it easier for you

To assist you in finding the plan design that suits your clients' needs, Standard Life offers flexibility in plan design and services adapted to the specific needs and expectations of small businesses.

To successfully implement a group insurance solution for your small business clients, the plan must be affordable, easy to administer and offer well-rounded coverage. At Standard Life, you can propose to your clients of all sizes our entire range of products and services.

Working closely with you

Your Manager, Business Development, is your first point of contact at Standard Life. Attentive to your needs, and assisted by a team dedicated to small business groups, the manager provides you with information and support, proposes alternatives and helps you find the best possible solutions for you and your clients.

Also supporting you are representatives from Underwriting, Customer Service, Claims and Administration. They understand your local marketplace and contribute their expertise.

Staying informed lets you better serve your clients

e-connexion, our electronic advisor newsletter keeps you informed on the most relevant news from an advisor's perspective.

The Article, our bulletin demystifies provincial and federal legislative changes and their impact on group insurance. This publication is posted on our public Web site.

Throughout the year, Standard Life is involved in several events of current interest to the group benefits marketplace, some of which offer **Continuing Education (CE) credits**. Speak to your Manager, Business Development for more information on our accredited Lunch & Learn sessions and on the industry events taking place in your area.

Looking for more than a solid carrier.



Small business solutions
More than a partnership
Working closely with you

Profitable partnership

Our **Remuneration formula** rewards your contribution in a number of ways. It rewards both the growth of your portfolio with Standard Life and your commitment to the conservation of your existing book of business.

The **In-force business bonus** takes into account your retained book of business at Standard Life while the **New business bonus** is based on annualized premium for new business.

For more details on our **Remuneration program**, contact your Manager, Business Development or consult our newsletter on this topic.

Partnership for the long term

To thank you for your continued support, we have also designed a **Recognition program** that celebrates the outstanding achievement of our top advisors.

Your efforts are key to our success, and we want to say thank you.

Did you know?

If you qualify for the bonus program offered by Group Life & Health, you automatically qualify for the Group Savings & Retirement bonus program, and vice versa.

Plus, if you meet the criteria for the remuneration programs of both lines of business, you will get a 20% override on the total bonus payable.

Just like you, employers focus their time and attention primarily on the day-to-day operation and growth of their business.

To serve you in the most efficient way, we give you, your clients and their employees, easy and direct access to the people and the support you need, when you need it.

Ease of plan administration is key

To ensure a smooth transition, we assign to your client a dedicated implementation team that takes care of it all – from A to Z.

To facilitate the management of the group insurance plan, each plan administrator receives a comprehensive welcome kit containing the following reference tools:

- Contact list – names and telephone numbers of the dedicated team members
- Administrator’s handbook – available in electronic format
- Group insurance policy – details of the group insurance benefits

- Administrative and claim forms – a start-up supply
- Employee booklet – available in the VIP Room, our password-protected Web site
- Combined wallet certificate and drug card
- And more

In addition, a portfolio containing documentation and handouts related to the specific plan coverage is given to the plan administrators and to the employees.

Plus, to assist plan administrators deal with **day-to-day issues**, each group is assigned a dedicated customer care specialist.

“I can invest my time where it counts.”



Small business solutions
Fulfilling the needs of small businesses
One-on-one service

Our **Customer Care Centre** facilitates the day-to-day administration and provides a single point of contact ready to answer questions on administrative matters.

For guidance on any plan administration issues, you or the plan administrator can simply contact our Customer Care Centre and speak to your appointed specialist for:

- Changes to employee data
- Billing and premium inquiries
- VIP Room navigation and enrollment
- Re-issue of a lost or forgotten Personal Identification Number
- Drug card and insurance certificate inquiries and replacement
- Status of health, dental, disability and death claims
- Information on optional benefits (life, AD&D) and evidence of insurability
- Life insurance conversion
- Employee booklets

During the year, the client is invited to comment on the service received. This continuous feedback ensures that our small business clients benefit from exceptional customer experience. Regularly measuring our clients' satisfaction is one concrete and important way we listen and react to our customers' concerns.

As their business changes and develops, your clients can call us to discuss adjustments to their group insurance plans. Our small business specialists will ensure we are meeting your clients' expectations at all time.

Info-Line

During business hours employees can speak directly with a Customer Service Representative. At all times, via our Interactive Voice Response (IVR) system, employees can obtain timely, accurate information on their health, dental and disability claims and coverage.

Our toll-free **Info-Line**
1-800-499-4415 is available
24 hours a day, 7 days a week.

Your dedicated specialist ready to answer any questions.

Our partnership approach ensures that we work actively with everyone involved to achieve our goal – the timely and healthy return of the disabled employee.

Keeping the workforce focused and effective

Providing disability coverage is not enough. It's really how disability is managed that makes all the difference.

At Standard Life, we see the management of health and disability as a cycle, and seek to offer help and support at every stage. Not only do we look to tackle health issues before they start, we also take a partnership approach. Our claims analysts work with the employer, health care professionals and the employee to ensure the best possible resolution to each disability.

To accompany our clients – employers and their employees – throughout this disability cycle, we offer a range of integrated solutions for all stages: prevention, ability management and return to work.

ConsultAction – Expert disability management advice

Through ConsultAction, clients with self-insured short-term disability benefits can also get access to our complete range of disability management services. We can accompany employers throughout the disability process or simply advise them at certain stages of a claim – they decide when to put our expertise to good use.


Our disability analyst works in partnership with the employee, the employer and the physician to develop an action plan tailored to the needs of the disabled employee and of the workplace. The analyst ensures that the employer doesn't lose touch with employees during the critical first weeks of a disability and that initiatives to facilitate a timely and healthy return to work, such as a rehabilitation program, are put in place.

Expert-Aide – Manager assistance program

Expert-Aide is a service offered to managers who have employees facing difficulties that could affect their performance at work. A confidential toll-free help line is available at all times for telephone counselling and coaching.

Early intervention support may prevent absences, disability claims and any subsequent negative impact in the workplace.

Assistance and tools to resolve difficult situations.



Small business solutions
The realities of life and work
Custom-designed disability management

Health and Wellness

Programs that promote health and wellness in the workplace have become an increasingly important element in managing group plans and improving productivity. That's why all Standard Life plans include initiatives that promote organizational health and individual well-being.

Just a click away, our **Health & Wellness Centre** offers all our clients exclusive information and tools on a variety of health and wellness topics. The Centre also offers interactive tools such as quizzes and self-evaluations, reference documents with facts and practical tips, and more.

With everyone's busy schedule, effective online tools can significantly reduce time and cost associated with administering a group insurance plan.

At Standard Life, a number of **eServices** are in place to facilitate secure, quick and easy access to up-to-date information at everyone's convenience.

Online reporting tool

Becoming familiar with reports and understanding trends requires both time and energy. To make it easier for you, Standard Life has designed a flexible reporting tool. You can present personalized data and information to your clients, and give them an overview of how their plan is doing.

Log in to our secure VIP Room to:

- Generate customized reports and benchmark statements
- Consult Client Reports to monitor and analyze trends in claim payments versus billed premiums.

Easy administration

Plan administrators can access information and administrative tools and make transactions via the VIP Room at their convenience.

This secure online environment allows the plan administrator to:

- Enroll new employees and update employee information
- Review current and previous invoices
- Generate personalized administrative and claim forms
- Print copies of employee Insurance Certificate

- Create customized reports on employees and their dependents
- Generate disability management reports
- Refer to our Administrator's Handbook
- Contact a specialist via our secure Message Centre
- Consult Health & Wellness information and tools exclusive to Standard Life clients.

The VIP Room for Plan members

Employees can also obtain information 24 hours a day, 7 days a week.

The VIP Room gives plan members easy access to up-to-date information such as:

- Employee booklets detailing their group benefits coverage
- Status of medical, dental and disability claims and benefits statements
- Fillable, personalized claim and administration forms
- Printable version of Insurance Certificates
- Direct email access to our Customer Service team
- Exclusive Health & Wellness information and tools
- And more...

A man and a young girl are sitting on a wooden floor, looking at a laptop. The man is on the right, wearing a white t-shirt, and the girl is on the left, wearing a light blue jacket. They are both looking down at the laptop screen. The background is a wooden floor.

Small business solutions

A plan that offers more than group insurance

eServices at your fingertips

Electronic payment – no more cheques

The ePayment option allows plan administrators to pay their group insurance statement online via their preferred financial institution.

Direct deposit service

Direct deposit is the fastest, safest and easiest way to receive claim reimbursements. Claim payments are transferred directly into the employee's bank account, while the Explanation of Benefits and a notice of direct deposit are mailed to the employee's home address.

Employees can also modify their financial information on-line, as needed. Changes they make are effective immediately.

Standard Life Web site

As a Benefits Advisor, you have access to a range of practical tools and information on our public Web site, such as:

- Information on our products and services
- Range of marketing material items
- Newsletters on legislative and regulatory matters
- The current and past editions of e-connexion
- Frequently used administrative and claim forms
- Useful links
- And more

For more information, please visit our Web site at www.standardlife.ca.

*Information
at Standard Life
is a click or
a call away!*

With a full range of benefits and services, we work with you to put together the right group insurance package for your small business clients.

A wide range of group benefits

- Basic and optional life and AD&D
- Health and dental care
- Health Spending Account
- Short-term and long-term disability
- Employee and management assistance program
- Travel assistance
- Out-of-Canada coverage

Expertise in disability, health and wellness

- Proactive prevention tools
- A dedicated disability claims analyst
- Efficient claim management processes and systems
- Smooth transition from short- to long-term disability programs
- ConsultAction – services for self-funded short-term disability program
- Rehabilitation services
- Return to work program
- Virtual Health & Wellness Centre

Technological solutions

- e-connexion – electronic advisor newsletter
- The Article – bulletin on regulatory matters
- Public Web site – information and administrative tools
- VIP Room – information and transactional services for benefits advisors, plan administrators and plan members
- Info-Line – health, dental and disability claims and benefit information for employees

One-on-one service

- Direct access to representatives in sales, underwriting, customer care, disability management and health and dental claims
- Team dedicated to small business groups

**Retirement
Investments
Insurance**

Talk soon.

For more information on small business solutions or if there is anything more about Standard Life we can help you with, please contact your Manager, Business Development, or visit our Web site.

www.standardlife.ca