

# A better group benefits experience

At Equitable Life, we do things a little differently and a lot more personally. Whether you're a small business, or have offices nation-wide, we understand that your organization is unique.



## Service is our business

Great service is what we do best. You get a dedicated service team, access to knowledgeable people who can answer your questions quickly and some of the fastest and most accurate claims adjudication in the industry.

Benefit	Avg. turnaround times (2021)
Life	1 day
STD	3 days
LTD	4 days
Health	3 days
Dental	3 days

When your plan members call us with a question, we're there for them. We treat each caller as an individual, not a transaction. We take the time to listen and understand their questions, and we explain their benefits coverage in terms they can understand. As a result, most inquiries are addressed in just one call.

### Top marks from group advisors

A survey of more than 100 group consultants, brokers and third-party administrators<sup>1</sup> ranked Equitable Life among the top three insurers in the following categories and sub-categories:

Category	Ranking
Business Management - Overall Service to Clients	1 <sup>st</sup>
Operational Management	2 <sup>nd</sup>
Technology	2 <sup>nd</sup>
Underwriting and Claims Management	3 <sup>rd</sup>

### Strength in being mutual

Being mutual allows us to focus on your best interests. We're owned by participating policyholders, so we aren't driven by short-term results or demands from shareholders. Instead, we can build long term strategies that foster ongoing stability and growth.



### Proudly Canadian

We're committed to our Canadian clients and to keeping our work at home – in Canada. When you contact us, you'll reach your local regional sales office, or our customer care team in Waterloo, Ontario – never an outsourced call centre.



### Stability you can count on

For 100 years, Canadians have been turning to Equitable Life to protect what matters most. Our strong financial results and consistent growth are an assurance that Equitable Life will be here for you now, and in the future.



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## Tools and Technology

**Equitable EZClaim®** Online and Mobile allows plan members to submit all claims from their computer or mobile device. Many claims are auto-adjudicated and paid in as little as 24 hours.

**EquitableHealth.ca®** gives plan administrators secure online access to make real-time changes to their group information. Plan members have access to upload documents, review their coverage and claims, and take advantage of health and wellness resources.

**Online Plan Member Enrolment** is included at no additional cost. During enrolment, plan members receive their own personal emails with enrolment reminders and instructions, reducing the workload for plan administrators.

## Keeping your plan affordable, predictable and sustainable

We work hard to control costs so you can provide your employees with the health coverage they need.



### Fraud detection and prevention

Health benefits fraud and abuse can lead to increased premiums or result in reduced or lost benefits coverage for plan members. Our Fraud Investigation and Risk Management protects your plan by using Artificial Intelligence to scour claims data and highly skilled investigators to audit suspicious activity.



### Drug plan management

We implement smart controls to proactively manage the risks from high-cost drugs. This includes in-house pharmacy experts who evaluate drug effectiveness relative to cost, strategic partnerships to provide preferred drug pricing and detailed drug reporting to provide analysis and insight.



### Disability management

We know it's difficult when a valued team member is away due to an illness or injury. Our goal is to help your employee have an early and safe return to work. Your dedicated disability specialist actively manages claims and helps tailor return to work solutions to fit the employee and the employer. Our partnership with Homewood Health also allows us to offer industry-leading mental health and addiction support.

<sup>1</sup>2020 NMG Group Benefits Study

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