

# I N F O Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

## It's Heart Month!

# Find Out if You Are at Risk for Heart Disease and Take Action!



**Did you know that heart disease is the leading cause of death in Canadian adults<sup>1</sup>? Did you also know that 9 out of 10 Canadians over the age of 20 present at least one risk factor for heart disease and stroke<sup>2</sup>? On the occasion of heart month, February, take your health into your own hands by knowing the risk factors and taking action!**

### Are You at Risk?

The Heart and Stroke Foundation lists a variety of risk factors for heart disease, most of which can be managed and controlled. These include high blood pressure (hypertension), high blood cholesterol, diabetes, being overweight, excessive alcohol consumption, physical inactivity, smoking and stress. However, there are risk factors that we cannot control, such as age, gender, family history, ethnicity and a history of stroke or transient ischemic attack (TIA). It goes without saying that, the greater the amount of risk factors, the greater the risk of cardiovascular disease. Additionally, a combination of certain of these risk factors can result in metabolic syndrome, which further increases the risk of cardiovascular disease. This diagnostic requires the presence of three or more of the following risk factors: high blood cholesterol, high blood pressure, obesity (especially abdominal fat), high blood sugar and low HDL (also known as "good cholesterol"). Find out if you and your employees are at risk by using the Heart & Stroke Risk Assessment™ tool at the following address: [https://ehealth.heartandstroke.ca/heartstroke/hsra/?LID=1&pgSrc=risk\\_ntl&AspxAutoDetectCookieSupport=1](https://ehealth.heartandstroke.ca/heartstroke/hsra/?LID=1&pgSrc=risk_ntl&AspxAutoDetectCookieSupport=1).

To increase health awareness in the workplace, you may also rely on Industrial Alliance's Health & Wellness Companion<sup>3</sup> which is an online health risk assessment (HRA) service that notably encourages employees to take charge of their health. The Health Risk Assessment Suite, Personal Health Record and Health Library are just some of the many tools designed to maintain good health among your employees. For more information, contact your benefits advisor or your Industrial Alliance group account executive.

### What Can You Do About It?

It's important to know that you can prevent and manage heart disease. There are a variety of measures you can use to take charge of your heart health. As hypertension is a major risk factor, you should know and control your blood pressure. Additionally, adopting healthy eating habits is a contributing factor in reducing high blood pressure and lowering other main risks related to heart disease, such as high blood cholesterol, diabetes and being overweight. A key element of healthy eating is reducing your fat intake, specifically saturated and trans fats. Going hand in hand with a better diet is maintaining a healthy weight. This can notably be achieved through physical activity. Not only is it beneficial for your waistline, but regular physical activity also has a positive impact on another risk factor: stress.

### Useful Tools and Links

The Heart & Stroke Foundation has many useful eTools to help you achieve and maintain a healthier lifestyle and consequently contribute to preventing heart disease.

- **My Health eSupport™**: This tool provides you with regular emails containing personalized health advice, encouragement and tips to support and motivate you to adopt a healthier lifestyle.
- **My Healthy Weight Action Plan™**: This weight-loss companion supports and coaches you as you work towards achieving and maintaining a healthy weight.
- **My Blood Pressure Action Plan™**: As previously indicated, hypertension is one of the main risk factors for heart disease. This practical tool will enable to take control of your blood pressure.
- **My Heart & Stroke Health App™**: Available for iPhone, Blackberry and Android phones, this highly beneficial app provides access to a variety of tools such as My Health Check Recipe Helper™, My Heart & Stroke Risk Assessment™ and the aforementioned My Blood Pressure Action Plan™.

The Heart & Stroke Foundation and the Public Health Agency of Canada websites contain a wealth of information on preventing and managing heart disease.

**Heart & Stroke Foundation:** <http://www.heartandstroke.com/site/c.ikIQLcMWJtE/b.2796497/k.BF8B/Home.htm>

**Public Health Agency of Canada, Cardiovascular Disease:** <http://www.phac-aspc.gc.ca/cd-mc/cvd-mcv/index-eng.php> If offered as part of your group plan

**Source:** The Heart and Stroke Foundation

<sup>1</sup> Public Health Agency of Canada, Cardiovascular Disease: <http://www.phac-aspc.gc.ca/cd-mc/cvd-mcv/index-eng.php>

<sup>2</sup> Health Canada, Heart Health Month: [http://www.hc-sc.gc.ca/ahc-asc/minist/messages/\\_2012/2012\\_02\\_01-eng.php](http://www.hc-sc.gc.ca/ahc-asc/minist/messages/_2012/2012_02_01-eng.php)

<sup>3</sup> If offered as part of your group plan



## Flu Prevention

**The flu season is in full swing and there is no magic cure to counter its effects. Each year, the flu and its complications cause 20,000 hospitalizations in Canada. Yet, this common infection of the airways and lungs can easily be avoided by taking some simple precautions!**

### Get your flu shot

Getting the flu shot every year is one of the most effective ways to prevent catching and spreading the flu virus.

### Wash your hands frequently

Wash your hands often with soap and warm water for at least 20 seconds to help remove bacteria and viruses. Wash before and after eating, after you have been in a public place, after using the washroom, after coughing and sneezing and after touching surfaces that may have been contaminated. An alcohol-based hand sanitizer is also effective in killing viruses.

### Keep your hands away from your face

In most cases, the flu virus enters the body through the eyes, nose or mouth.

### Cough and sneeze into your arm, not your hand

If you use a tissue, dispose of it as soon as possible and wash your hands.

### Keep common surface areas clean and disinfected

Doorknobs, light switches, telephones, keyboards and other surfaces can become contaminated with all kinds of bacteria and viruses. Regular cleaning and disinfecting of these surfaces with normal household disinfectants can help. Viruses can live on hard surfaces for up to 48 hours.

### If you get sick, stay home

If you think you have the flu, you should stay home from work until your symptoms are gone. If your symptoms get worse, it is recommended that you contact your health care provider.



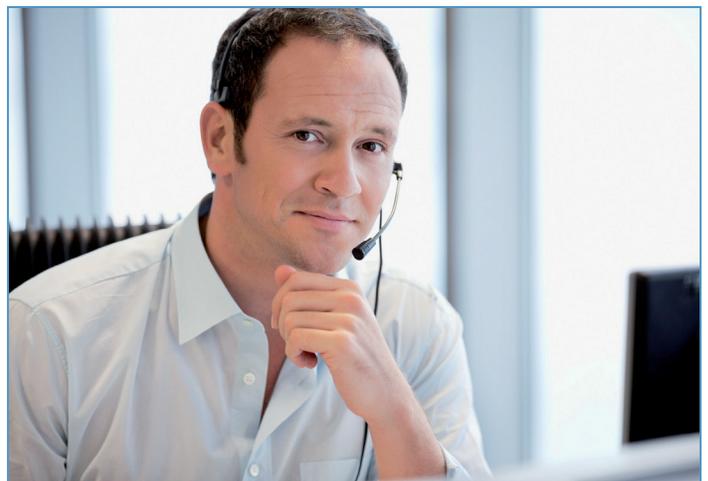
This information is taken from the Public Health Agency of Canada at [www.fightflu.ca](http://www.fightflu.ca).

## Express Life Claims Service



Industrial Alliance understands that the loss of a loved one can be a very difficult and confusing time, which is why our priority is to make the claims process as simple as possible. Express Life Claims processing is designed to simplify this process by eliminating payment delays associated with paperwork requirements.

Claims for Basic and/or Optional Life Insurance amounts of \$75,000 or less may be eligible for this new service. The qualified analysts from our Group Life and Disability Claims Department can determine whether the claim is eligible for immediate payment without further paperwork, upon collecting the necessary information over the phone. They can be reached at 1 877 422-6487.





The holiday season is the time of year to gather around with loved ones in joy and happiness. In this spirit, we thank you for the valued relationship you have with us. We wish you many happy, memorable moments with the people you cherish.

The Group Insurance team

## Pre-authorized Withdrawals

Did you know that in addition to traditional payment by cheque, Industrial Alliance offers you the choice of paying your monthly premium using pre-authorized withdrawals?

### Advantages

- Ensures timely payments
- Improves security and internal controls
- Reduces paperwork
- Eliminates the need for reminder notices

- Saves mailing costs
- Cuts time to process monthly remittances
- Offers better management forecasting

To ensure rapid processing of your registration form, please remember to:

- fill out the form
- indicate your policy number
- include a blank cheque marked "VOID"
- return everything to the address given at the bottom of the form

To use this payment method, you can obtain the registration form from your Industrial Alliance group service representative.

Period: July 1, 2012 to September 30, 2012

Service standard score card		
	Target	Performance
<b>Customer Service Center</b>		
■ % of calls answered in 30 seconds	80%	86%
<b>Claims</b>		
■ % of all Health and Dental claims processed in 5 days*	85%	91%
■ % of Short-Term Disability claims handled in 5 days*	85%	86%
■ % of Long-Term Disability claims handled in 10 days*	85%	89%
<b>Administration - Policy Implementation</b>		
■ % of new policies issued in 20 days*	80%	93%

\*Measured in business days

### About Industrial Alliance

Industrial Alliance is a life and health insurance company that offers a wide range of insurance and financial products. The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group with operations across the country, as well as in the United States. Industrial Alliance contributes to the financial wellbeing of over three million Canadians and manages and administers over \$75 billion in assets.

4<sup>th</sup> Quarter 2012

The INFO Bulletin is brought to you by Industrial Alliance. You can also find it on our website at [www.inalco.com/groupinsurance](http://www.inalco.com/groupinsurance) under the *Administrator Services* section.

## Did you know that coverage balance details are available in CyberClient?

With the end of the year fast approaching, plan members may be interested in knowing how much they have claimed so far this year and their remaining balance for various benefits. This information is easily accessible in the Benefits Summary section of their CyberClient account. They can also obtain useful information on their benefits in this same section. This includes reimbursement specifications, yearly maximums, deductibles and many more helpful details.\*

\*Please note that this functionality may not be available for your group plan.