



## Spotlight on the Role of the Disability Case Manager

**At Industrial Alliance, our disability management practices are rooted in a proactive management philosophy based on an individual approach. The goal is to ensure a safe and lasting recovery and return to work for the plan member. Our teams of disability specialists are devoted to achieving this goal. Our disability case managers provide customized service that is adapted to the specific situation of each plan member on disability.**

Early and effective intervention is a key element of our case managers' responsibilities. Upon receipt of a short- or long-term disability claim, our case manager immediately completes an extensive analysis of the case. Several elements now come into play: telephone interviews with the plan member and the employer, analysis of the plan member's history and current situation, gathering of medical information from the attending physician, etc. For complex cases, the file may be referred to specialists or medical advisers.

Once a disability claim is approved, our case manager develops an action plan adapted to the plan member's specific situation. To do so, the manager relies on the extensive case analysis that was previously completed and refers to medical questionnaires, reports from therapists and multiple other resources such as rehabilitation consultants or other healthcare professionals. Communication is the cornerstone of the action plan's success. "Obtaining the collaboration of everyone involved and

maintaining open lines of communication between all parties is an important aspect of our job," says Sirine El-Samra, disability case manager at the Montreal office. "Disability management is a team effort based on relationships of trust, which are vital." Additionally, the plan administrator is updated throughout the process in a manner adapted to his/her specific needs. This can include meetings, telephone calls, letters, reports and emails. The Ongoing Claims Report, containing information about the status of each claim, the actions under way and the approved benefit period, is also provided to the plan administrator as frequently as needed.

The disability case manager stays in close contact with the plan member, constantly following up to ensure that the action plan takes into account the evolving circumstances of his/her situation. "Being proactive is key, staying one step ahead. We always need to have a plan A and plan B solutions for all possible scenarios," adds Sirine. The case manager is by the plan member's side throughout the process, following up regularly and putting all available resources at the plan member's disposal to ensure recovery and a lasting return to the workplace.

"My work is highly stimulating. It involves my analytical skills as well as my ability to listen and empathize. I also get the chance to make a difference in the life of someone who is going through a difficult time by providing support throughout their journey back to health."

## Healthy eating at work

### For Nutrition Month (March), why not consider implementing a healthy eating program at your company?

Adding a healthy eating component to a comprehensive workplace health program can be easy. Focusing on the key messages of Canada's Food Guide is a good place to start. Next, try to ensure employees have healthy options available to them, no matter where they get their food from (vending machines, cafeterias, restaurants, etc.).

Since this year's Nutrition Month slogan is Best Food Forward: Plan, Shop, Cook, Enjoy!, a lunchbox promotion theme makes for a natural tie-in. Information and educational activities on the benefits of making one's own meals and the creation of a more lunchbox-friendly eating area at work are some of the ways to encourage employees to get cooking!



## 6 Tips for eating better every day at work

1

### Cooking at home:

Preparing meals at home gives you more control over ingredient freshness and quality, as well as salt and sugar content.

2

### Start a lunch group:

Sharing home-prepared meals at work can be inspiring and a fun way to socialize at work.

3

### Use the fridges at work:

You'll be able to choose from a wide variety of foods for your lunchbox without worries about spoilage. If there is no fridge, try preparing your lunch the night before so you can chill it thoroughly. Place it in a thermal lunch bag with an ice pack, a frozen 100% juice or a bottle of water from the freezer to keep it all cool.

4

### Keep non-perishable foods at the office:

Here are some practical items you can keep on hand as lunch additions or snacks:

- Dried fruits
- Crackers and biscuits
- Fruit cups
- Trail mix
- Granola bars

5

### Eating one's fill:

It can be tricky learning to gauge how hungry you really are. When you eat more frequently during the day and opt for nutritious snacks, you're more likely to make it to the next meal without feeling ravenous. But don't think that you have to snack—wait until you feel hungry before munching!

6

### Drink water:

Stay hydrated throughout the day by drinking plenty of water. Juices and soft drinks contain a lot of calories—about 1,000 calories in four or five large glasses, or half the number of calories an adult should consume each day.



Looking for reliable information on nutrition? Visit the following links:

Dietitians of Canada: <http://www.dietitians.ca/>

Canada's Food Guide: <http://www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php>



## March is Fraud Prevention Month What Industrial Alliance Is Doing and What You Can Do!

**The implications of insurance fraud are far-reaching and its detection and prevention are a shared responsibility between plan administrators, plan members, insurers and healthcare providers.**

### Our Commitment

Industrial Alliance has an ongoing commitment to protecting plan administrators and plan members from increased costs due to fraudulent claims. Consistent with this commitment, the detection and prevention of fraudulent activity is a key priority for us. We recently increased our fraud prevention measures to further counteract healthcare insurance fraud in our group plans. Contractual changes were made to the supplemental health benefit enabling our Investigative Services Team to better protect against fraudulent and/or non-regulated healthcare providers. Additionally, following investigations by our team and various law enforcement/regulatory bodies, claims for services provided by certain healthcare clinics allegedly involved in health benefits insurance fraud have been suspended.

### What You Can Do to Help

Communication is a key element in contributing to the detection and prevention of insurance fraud. Increasing plan members' awareness of the existence of this type of fraud and its financial and legal implications can go a long way. Engaging plan members in fraud prevention and detection is also vital in the management of your plan. To assist you in doing so, Industrial Alliance has created a document containing some tips

that can be provided to plan members. It can be found on our website ([www.inalco.com](http://www.inalco.com)) under *Group Products and Services / Group Insurance / Fraud Prevention and Investigative Services / Prevention of Insurance Fraud*, in the following section: *What Can Plan Sponsors and Members Do to Help?*

If you suspect that fraudulent activity may be occurring in your group plan, it is important that you contact Industrial Alliance's Investigative Services team. Many options are available to do so:

- By phone, at the following number: 1-866-789-3938
- By email, at the following address: [IAInvestigativeServices@inalco.com](mailto:IAInvestigativeServices@inalco.com)
- By using our online form, which can be found on our website ([www.inalco.com](http://www.inalco.com)) under *Group Products and Services / Group Insurance / Fraud Prevention and Investigative Services / Prevention of Insurance Fraud*, in the following section: *If You Suspect Fraudulent Activities...*

**Additional information on this subject is available on these websites:**

#### Industrial Alliance:

<http://www.inalco.com/english/group/group-insurance/fraud-prevention-audit/fraud-prevention-audit.jsp>

#### Competition Bureau of Canada:

[http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h\\_00122.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html)



**Fraud  
Prevention**



# Introducing the IA Mobile App

Industrial Alliance has introduced a new iPhone app with the most popular features of CyberClient! Submitting and tracking claims has never been easier!

### Benefits\*

- Submit health claims securely online
- Track recent claims
- Manage provider list
- Have the unpaid portion of a claim reimbursed through Health Spending Account
- Use the iPhone as a benefit card
- Contact Industrial Alliance with a simple tap on the screen

\* If offered as part of the plan



### How can plan members take advantage of the IA Mobile app?

1. By activating their CyberClient access code on the Web (if they have not already done so)
2. By enrolling in our direct deposit and e-notification services
3. By downloading the free IA Mobile application in the App Store
4. By opening the app and entering their CyberClient access code and password

To find out more about the IA Mobile app, visit [www.inalco.com/iamobile/eng](http://www.inalco.com/iamobile/eng) and view our demo. More features for the iPhone and additional device compatibility are coming soon.

To promote the IA Mobile app, please contact your Industrial Alliance group service representative to receive a promotional email that you can forward to your plan members and/or posters that you can display in the workplace.

If you have any questions or concerns regarding IA Mobile, please contact your benefits advisor or your Industrial Alliance group account executive.



## The Online Booklet – Think Green for Earth Day!

Accessing your group insurance booklet online is not only environmentally friendly but also very convenient! In fact, it can be accessed anytime and the information is continuously updated. In addition, the search function enables plan members to quickly find specific information.

On April 22, 2013, celebrate Earth Day by encouraging your plan members to go green!



### 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 \$83 billion in assets.

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.

## Service Standard Scorecard

Period: October 1 to December 31, 2012		
	Target	Performance
<b>Customer Service Centre</b>		
■ % of calls answered in 30 seconds	80%	83%
<b>Claims</b>		
■ % of all Health and Dental claims processed in 5 days*	85%	84%
■ % of Short-Term Disability claims handled in 5 days*	85%	78%
■ % of Long-Term Disability claims handled in 10 days*	85%	86%
<b>Administration - Policy Implementation</b>		
■ % of new policies issued in 20 days*	80%	100%

\*Measured in business days

We are currently below our target for short-term disability claims. However our ongoing attention to our process should make the shortfall temporary.

Industrial Alliance is determined to reach the level of satisfaction you expect while we continue to implement initiatives to improve our performance.