



Corporate social responsibility

Corporate social responsibility (CSR) refers to voluntary measures taken by a company to transparently and responsibly integrate social, environmental, and economic concerns in its values, decision-making, and strategy.

Instituting CSR practices has many advantages, including:

- Enhanced corporate and brand image
- Improved community relations
- Reputation extending beyond current clients
- Added value for shareholders
- Greater customer loyalty
- Enhanced employee and manager loyalty, commitment, development, and retention
- Human capital development
- Competitive advantage
- New networks and communication channels

Citizens, clients, and investors are increasingly interested in working with responsible companies. And while it's easy to disseminate information about social responsibility policies through today's new media, a CSR

commitment **requires great transparency.** If the commitment is not kept, the company could suffer from a negative "boomerang" effect. The company's reputation and trustworthiness may be irreparably damaged.

Supporting charitable organizations, non-profits, and employee volunteering events and adhering to a sound environmental policy are all ways companies can contribute to their community's development. CSR is a constantly evolving concept, but if implemented correctly, it benefits everyone.

Social responsibility is a priority at Industrial Alliance (IA). In 2012, we gave the equivalent of \$675 per employee in the form of donations and sponsorships. For example, IA's nationwide commitment to the United Way Campaign helped raise over \$936,000.

What's more, a paper and cardboard recycling program in three of our buildings has saved nearly 4,000 trees, or nearly one tree per employee.

To learn more about Industrial Alliance's other initiatives, please see our annual report available on our website at http://www.inalco.com/pdf/investisseurs/rapports/Annual_Report_2012.pdf



We Heard You! Client Satisfaction Project

Industrial Alliance continuously aims to be the best service provider of group benefits and to satisfy your needs. We pay close attention to your feedback regarding all aspects of our service, including our online tools.

Continuous improvement and a commitment to client-focused service are two core values that guide our initiatives. Our Client Satisfaction Project is aimed at improving Web@dmin and CyberClient based on survey results and comments provided by you and your plan members.

The Client Satisfaction Project started in February 2013, and all planned system enhancements have now been successfully implemented. Throughout the project, these enhancements were detailed in the news section of Web@dmin and our Extranet Representative Centre.

Included among the numerous improvements are changes to the Web@dmin enrolment page, the Mass Salary Change function and Administrator Reports. Enhancements were also made to the Dental Benefit and Coverage information in CyberClient. Additionally, plan members whose plan includes the Health and Wellness Companion can now directly access this useful section from their CyberClient account.

For detailed information regarding Client Satisfaction Project initiatives, please refer to the news section of Web@dmin or the Extranet (Representative Centre). A detailed summary of these initiatives is also available in the Client Satisfaction Project – Web@dmin and CyberClient Enhancements communiqué available at

<http://www.inalco.com/english/group/group-insurance/administrator/communiqués/communiqués.jsp>



Drug cost management

Escalating health care costs are a concerning reality for plan sponsors, plan members and insurance carriers, as they have a direct impact on the cost of group benefit plans. Drug costs account for the largest portion of group health plan expenses and represent an increasing cost management challenge for plan sponsors.

Various options exist to effectively manage drug costs and get the most value out of group plans. In addition to initiatives regularly employed by Industrial Alliance, your actions can also make a big difference! Future editions of INFO bulletin will include a regular feature devoted to drug cost management. This information aims to help you and your plan members control group health plan expenses and protect the longevity of your benefits plan. At Industrial Alliance, we are committed to supporting your efforts in managing plan costs.



New: Easy-to-memorize personalized access code!

To make your online experience even easier and more enjoyable, Industrial Alliance now allows you to use a personalized access code to enter the CyberClient website.

This new feature is a result of our ongoing commitment to put our client first.

However, if you prefer to continue using your current access code, it will remain in effect.

Alberta Budget 2013 – Highlights

The 2013 budget announced on March 7, 2013 by the government of Alberta includes the following significant healthcare initiatives that may have an impact on group benefit plans:

PharmaCare Program

This new program, that will be implemented on January 1, 2014, aims to provide all Albertans with comprehensive drug and supplementary health benefit coverage, regardless of their age. The PharmaCare program, similar to the British Columbia or Saskatchewan approach, will be income-based deductible; additional details remain to be developed.

Generic Drugs

Effective May 1, 2013, generic drug prices were reduced from 35% to 18% of their brand-name equivalent.

Insulin Pump Therapy Program

Albertans with Type 1 diabetes who meet the eligibility criteria will benefit from 100% coverage for insulin pumps and basic supplies. The coverage amount will be reduced by the portion covered by private insurance plans and government-sponsored programs. This program is to come into effect in late spring 2013.

For more information, visit the Alberta Budget 2013 website at: <http://budget2013.alberta.ca/index.html>

You may also consult the Alberta Health Budget 2013 brochure at: <http://www.health.alberta.ca/documents/Health-Budget2013-Brochure.pdf>



Plan administrators have the responsibility of providing salaries according to the definition of salary specified in their group insurance contract; it is also their responsibility to maintain accurate and current information for all of their plan members insured with Industrial Alliance. Also, enrolment of eligible plan members must be done in a timely manner in order to reduce the risk of late applicant status which often restricts coverage.

Failure to properly report salary increases or failure to enrol plan members within the established time parameters outlined in your group insurance policy is a potential liability to the employer.

IA Mobile Now Available for Android Phones

To provide more plan members with instant access to their group insurance plan, Industrial Alliance is pleased to offer IA Mobile to Android phone users. Already available for iPhone, the application has the most popular CyberClient features! 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 a mobile device as a group 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 or Google Play
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 and view our demo.

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 regarding IA Mobile, please contact your benefits advisor or your Industrial Alliance group account executive.

Montreal offices earn "Healthy Enterprise" certification

The Montreal offices of Industrial Alliance received the "Healthy Enterprise" certification from the Bureau de normalisation du Québec (BNQ) last February. The certification program, open to all businesses or organizations regardless of their size or products, was designed to recognize organizational practices that nurture better health in the workplace.

With this experience, Industrial Alliance is able to support its clients who wish to undertake such an approach.

To learn more about the "Healthy Enterprise" certification and the BNQ, visit <http://www.bnq.qc.ca/en/index.html>.

If you have any questions, please contact your Industrial Alliance group account executive.



Service Standard Scorecard

Period: January 1 to March 31, 2013		
	Target	Performance
Customer Service Centre		
■ % of calls answered in 30 seconds	80%	88%
Claims		
■ % of all Health and Dental claims processed in 5 days*	85%	94%
■ % of Short-Term Disability claims handled in 5 days*	85%	83%
■ % of Long-Term Disability claims handled in 10 days*	85%	87%
Administration - Policy Implementation		
■ % of new policies issued in 20 days*	80%	100%

*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 \$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 under the Administrator Services section.