

Individuals

Companies and Groups

Advisors and Brokers



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Connection ▾



GROUP INSURANCE ▾



GROUP RETIREMENT PLANS ▾



REAL ESTATE ▾



DEALER SERVICES

Group insurance

Offer your employees the group plan that best suits their needs.

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We can meet your specific needs.

Contact an advisor

Why choose iA for your employee benefits?



Outstanding service across Canada



A personalized approach suited to your corporate culture



Cutting-edge technological solutions for optimal plan management



Competitive rates that foster lasting relationships

New Brand and New Website

On March 3, 2015, we proudly announced our new brand and new website! We have gone through a rigorous process (surveys, focus groups, etc.) which has led us to change our logo. We focused on the iA abbreviation and on maximizing the instant recognition of our corporate symbol: the elephant. As a result, Industrial Alliance Insurance and Financial Services Inc. is now iA Financial Group.

Throughout the year, we will undertake the progressive transition to documents and promotional materials that feature the new brand. In the meantime, if you have not done so already, please visit our website and see the changes we have made. Your online experience will be better than ever! With the simplified navigation and flexible structure, you will have at your fingertips a wide range of information to help you manage your plan.

Here are just some of the improvements for you to discover :

- Simplified visual content that allows customized navigation by type of user

- Display of the most popular requests (e.g., make a claim or find a form)

- Useful information in one place for benefits advisors

- Possibility of logging on to the secure client space from anywhere in the site

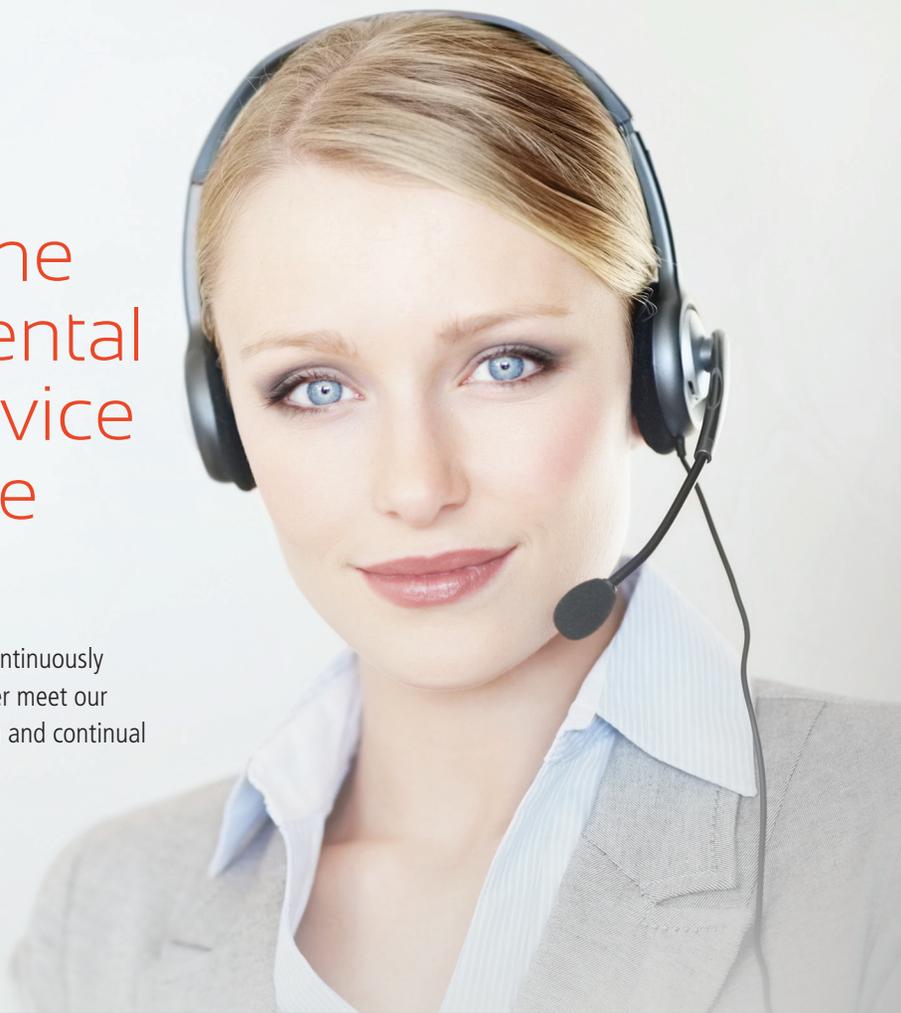
- Improved Contact us section – now easier to find contact information

Visit us at ia.ca and enjoy your online experience!

If you have any questions regarding the new website, please contact your iA group account executive.

Spotlight on the Health and Dental Customer Service Representative Position

Our clients are our main focus and we work continuously to ensure their needs are met. In order to better meet our clients' expectations, we deliver strong training and continual support to our customer service agents.



How do we train our agents?

Our agents attend two training phases (dental and medical training). The first phase covers our electronic tools, group insurance concepts and information regarding dental care benefits. Once they have completed the theory section, the new agents are paired with a senior agent to answer calls pertaining to dental care benefits. During this period, the agents are able to gain further understanding of the dental benefits through on-the-job training. The level of support required gradually decreases depending on the agent's ability to work independently.

The agents then begin their second phase, which focuses on medical benefits. When they have completed this section, they once again are supported by a senior agent to answer calls pertaining to medical benefits, which allows them to apply the new information they have learned. Once the agent is able to work independently for both dental and medical products, the new agent training is officially completed.

To ensure continuous improvement and support, our agents are backed up by a mentor. Each team of five to six employees is supported by a mentor who meets their daily needs in terms of questions, coaching and monitoring for quality development (e.g., accuracy of the response, promptness in finding information, tone of voice and client feedback).

How do we make sure the client obtains the right answer the first time?

The secret lies in good training and support tools. We then strengthen the skills and knowledge of our agents through reminder sessions and mini training sessions on new products. Agents also have access to simple and effective technology tools that support them in searching for and submitting information in real time during calls. As well, their mentors are always available to them.

What systems are in place to ensure follow-up calls?

Each call is logged in the client's file. The agents enter all relevant information of the call and file it in their tracking records. Follow-up calls are monitored on a daily basis and agents return calls to the client as soon as the required information is received.

What is our response time?

Our target is to answer 70% of all calls within no more than 30 seconds. This objective applies year-round. When facing difficulties in maintaining this average, mentors put aside their daily tasks to take phone calls and help restore the response time.

How do we address dissatisfied clients?

Our agents listen intently to our clients in order to find solutions that meet their specific needs. Nevertheless, a client may contest an agent's decision and ask to speak to a supervisor (mentor). The supervisor will either reinforce the agent's explanation by pointing out items that have not been understood by the client or examine the matter from a new perspective. The involvement of the supervisor is often sufficient. When it is not, we invite the client to make a written request to our Customer Service department for the matter to be re-examined. Should the matter persist, a request for review may be sent to our Complaints Officer. The fourth and final step is to contact the OmbudService for Life & Health Insurance (OLHI). One of our counsellors can help the client determine the next course of action.

In order to constantly improve the quality of our customer service, we invite our clients to provide us with feedback, suggestions or dissatisfaction, through our surveys, our website or by other means.

What are the qualities of an efficient customer service agent?

The key quality of an efficient agent is excellent listening skills. A careful listener asks the right questions, creates a better relationship with the client and will be more effective in his/her efforts. Courtesy is also an essential quality for customer service, to ensure a cordial and respectful exchange.

What is currently available to maximize the client's experience?

Our secure website perfectly complements the service we offer. Agents help the client use this web tool to search for useful information, e.g., benefits, next eligible date for reimbursement for dental exam and/or vision care expenses, explanations of benefits, claim forms, etc.

Our agents also promote our e-services such as direct deposit, notification, e-claims, WebRx and the IA Mobile application available on iPhone and Android devices. Clients may request that an agent sign him/her up instantly for the direct deposit and notification services.

Clients' satisfaction is a priority for our Customer Service agents. Our agents are trained to respond to our client's needs and provide quality service that meets their expectations in order to improve their overall customer experience.



Online Booklet

Did you know that your plan members have access to their employee booklet 24/7? In addition, it is easy to navigate using the search feature. No more lost or misplaced booklets. Plan members can view detailed information on the benefits available under their group insurance plan. Here's how to access the booklet in CyberClient:

- Under Your contracts, click on Group Plan.
- In the left-hand menu, under Member Information, click on Booklet.

Overall Satisfaction with our Services



Health and Dental Claimants

Responses : **514 complete**

58% «very satisfied» and **36% «satisfied»**



Plan Administrators

Responses : **112 complete**

35% «very satisfied» and **61% «satisfied»**

IA Mobile: Your group insurance plan at your fingertips

Available on iPhone and Android devices, IA Mobile allows plan members to*:

- Submit health claims securely online
- Have the unpaid portion of claims reimbursed through their Health Spending Account
- Track recent claims
- Verify drug coverage
- Estimate drug reimbursement amounts and view personalized cost-saving alternatives
- Sign up for direct deposit
- Use their mobile device as a benefit card
- Contact Industrial Alliance with a simple tap on the screen

To get the most out of IA Mobile, plan members must activate their CyberClient access code and sign up for direct deposit online or on their mobile device.

*If offered as part of the plan

About IA

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 four million Canadians and manages and administers approximately \$100 billion in assets.

This Infobulletin is also available on our website at ia.ca/business/group-insurance/administer-your-plan/infobulletins.