

Coming soon: ExtensiA offered to a wider market

We are pleased to announce that ExtensiA, iA Financial Group's (Industrial Alliance Insurance and Financial Services Inc.) range of optional insurance products, will soon be available to a broader market.

Available until now only to groups with 50 or more lives, these products will be available to groups with 10 or more lives as well as to our advisors' groups whose group insurance plan is with another insurer.

ExtensiA's range of optional products includes critical illness insurance, term life insurance and accidental death and dismemberment (AD&D) insurance. They offer plan members additional coverage to protect them and their families from the unexpected. Plan members can keep their ExtensiA coverage up to age 70, even if they change jobs or group insurance plan provider.

Many advantages for everyone!

For plan members:

- Additional protections providing full coverage
- A generally lower cost than other similar individual protections
- Specific coverage amounts available without evidence of insurability
- Available to the plan member, his/her spouse and his/her children
- Coverage that remains active regardless of a change in employment status (change of insurer, changing jobs, etc.)

For plan administrators:

- No cost and minimal administration
- Information sessions provided by iA Financial Group to plan members (live or through webinars)
- Individual billing, directly to the plan member by iA Financial Group. No payroll deduction required
- Insurance products highly valued by plan members who are looking for additional flexibility to meet their insurance needs

Our advisors' groups that are not insured with iA Financial Group will be able to benefit from ExtensiA optional insurance products using a simple and user-friendly online enrolment platform. The user will be able to quickly determine his/her premium and assess his/her insurance needs using our recommendation tool.



For more information about ExtensiA benefits, please refer to ia.ca/my-extensia or contact your iA Financial Group account executive.

Learning more about treatment options

A great way to reduce drug costs

Did you know that there is usually more than one drug available to treat an illness?

- Drugs that treat the same illness in a similar way are grouped together in a therapeutic class.

Did you know that your plan members' treatment choices could end up increasing their drug bill?

- Newer, more expensive drugs are often prescribed.

- Of the new drugs that become available in pharmacies, 84% offer little or no added value compared to existing drugs.¹
- It's in your plan members' best interest to choose the most affordable drug providing the same health benefits in a particular therapeutic class.

Two examples involving widely-used therapeutic classes:

For the therapeutic classes below, opting for a drug highlighted in green rather than in orange could save your plan members over 80%² on their prescription drug costs.

HMG-CoA reductase inhibitors for the treatment of high cholesterol

Brand-name drugs	Crestor®	Lipitor®	Pravachol®	Zocor®	Mevacor®	Lescol®
Generic equivalents	Rosuvastatin	Atorvastatin	Pravastatin	Simvastatin	Lovastatin	Fluvastatin

Proton-pump inhibitors (PPIs) for the treatment of gastrointestinal conditions

Brand-name drugs	Pariet®	Losec®	Prevacid®	Nexium®	Pantoloc®	Dexilant®
Generic equivalents	Rabeprazole	Omeprazole	Lansoprazole	Esomeprazole	Pantoprazole	N/A

Expensive Relatively affordable Best quality/price ratio

Encourage your plan members to ask their doctor and pharmacist for advice on the various treatment options available to them, as they are the best sources of information to make this kind of recommendation.

1 International Society of Drug Bulletins, Increasing Drug Costs: Are we getting good value?

2 Savings vary by province. Savings in provinces other than Quebec and Ontario may be less than 80% based on the price differences between brand-name drugs and their generic equivalents.

Overall satisfaction with our services



Health and dental claimants
Responses: 604 complete
55% «very satisfied» and 38% «satisfied»



Plan administrators
Responses: 99 complete
42% «very satisfied» and 54% «satisfied»

About iA Financial Group

iA Financial Group is a life and health insurance company that offers a wide range of insurance and financial services products. The fourth largest life and health insurance company in Canada, iA Financial Group is at the head of a large financial group that operates in all regions of Canada and in the United States. It contributes to the financial well-being of more than four million Canadians and manages and administers \$111.2 billion in assets.

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

INVESTED IN YOU.