



Optimizing Your Expenses

From 2000 to 2003 we experienced a 29.6% increase in the ingredient cost of prescription drugs. This generated increased debate over appropriate plan management tools, one of which is member co-pay.

Member payment generally takes one of two fashions – a per prescription deductible or a co-insurance percentage per claim. The utilization of deductibles declined from 23.6% of plans in 1999 to 20.4% in 2003.

Member Payment Strategies

The only deductible strategy that saw an increase over that period was a Dispensing Fee deductible (that increased only 4.2% over that same period).

The use of co-insurance grew from 49.1% in 1999 to 55.5% in 2003, which reflects a desire to have employee co-pay keep pace with the changes in drug costs. The balance of plan sponsors either offer a flat annual co-pay or provide coverage at 100%.

Customizing Your Program

In a recent five-country survey, 53% of Canadians with health problems reported difficulties with long waits to see a specialist. This ranked us last behind Australia, New Zealand, U.K, and the U.S. 42% of Canadians wait more than one month for diagnostic testing.

Best Doctors is the world leader in connecting people with the best medical care. It can provide immediate access to a global database of 50,000 specialists

Time and Knowledge Will Improve Employee Health

deemed the best in their fields that will offer an in-depth review of medical files to assist in the development and confirmation of the diagnoses and treatment plan.

Once only offered on a group basis through specialized insurance programs, **Best Doctors is now available for companies** as a stand-alone benefit providing employers the opportunity to offer more than just a re-imbusement plan for medical expenses.

Thinking Outside Of the Box

The seeds of discoveries are constantly floating around, but they only take root in minds well prepared to receive them

Joseph Henry



Maximizing the Value of Your Plan

Yahoo! Canada Hotjobs provided survey results this past summer indicating that nearly **one half of respondents were, or planning to search for new employment** in the next 12 months. This issue will be impacted further with a coming labour shortage driven by our aging workforce.

The availability of a **good benefits package topped the list of reasons why those who were not actively searching** for new employment would stay with their current employer. Flexible work schedules and convenient commutes ranked just behind.

Benefits – An Important Retention Tool

Our belief is that the **simple availability of a good benefits program is not sufficient to generate the desired retention.** Without appropriate communication strategies in place, the true value of your benefits planning will not generate the return it should.

We would be more than pleased to demonstrate how we go above and beyond to provide **better communication** that includes not only a description of what is covered, but also an indication of the plan costs, and how employees can help manage those costs.

Smart Investing

Aventis produced its seventh annual Healthcare Survey of over 1,500 primary group insurance plan members. This year they were asked to rank all of the elements of their plan, and here is the list of those benefits ranked as either 'very important' or 'somewhat important'.

It is interesting to note that 58% of respondents indicated that their plan met their needs 'extremely well' or 'very well'.

Measuring Value and Performance

Drug Plan	98%
Dental Plan	95%
Extended Healthcare	95%
Short/Long Term Disability	94%
AD&D	89%
Life Insurance	86%



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