



Insurance | Investments | Group Benefits

A better group benefits experience



At Equitable®, we do things a little differently and a lot more personally. Whether you're a small business, or have offices nationwide, we understand that your organization is unique.

Service is our business

Great service is what we do best. You get a dedicated service team – knowledgeable people who can answer your questions quickly.

When your plan members call us with a question, we're there for them. We treat each caller as an individual, not a transaction. We take the time to listen and understand their questions, and we explain their benefits coverage in terms they can understand. As a result, most inquiries are addressed in just one call.

"During my 20 years in HR, I have had experiences with several benefits providers. I find that Equitable is so easy to work with, have fantastic response times and will work with you to help your employees. They truly are a great company to work with."

-Trish Connolly, Plan Administrator, Hunterwood Technologies Ltd

Tools and Technology

Equitable EZClaim® allows plan members to submit all claims from their computer or mobile device allowing them to get claim payments faster.

EquitableHealth.ca® gives you secure online access to make real-time changes to your group information. Plan members can upload documents, review their coverage and claims, and take advantage of health and wellness resources.

Online Plan Member Enrolment is included at no additional cost. During enrolment, plan members receive their own personal emails with enrolment reminders and instructions, reducing the workload for you.



Strength in being mutual

Being mutual allows us to focus on your best interests. We're owned by participating policyholders, so we aren't driven by short-term results or demands from shareholders. Instead, we can build long-term strategies that foster ongoing stability and growth.



Proudly Canadian

We're committed to our Canadian clients and to keeping our work at home – in Canada. When you contact us, you'll reach your local regional sales office, or our client care team in Waterloo, Ont. – never an outsourced call centre.



Stability you can count on

For over 100 years, Canadians have been turning to Equitable to protect what matters most. Our strong financial results and consistent growth are an assurance that we'll be here for you now, and in the future.



Keeping your plan affordable, predictable and sustainable

We work hard to control costs so you can provide your employees with the health coverage they need.



Fraud detection and prevention

Health benefits fraud and abuse can lead to increased premiums or result in reduced or lost benefits coverage for plan members. Our Investigative Claims Unit protects your plan by using artificial intelligence to scour claims data, and highly skilled investigators to audit suspicious activity.



Drug plan management

We implement smart controls to proactively manage the risks from high-cost drugs. This includes in-house pharmacy experts who evaluate drug effectiveness relative to cost, strategic partnerships to provide preferred drug pricing, and detailed drug reporting to provide analysis and insight.



Disability management

We know it's difficult when a team member is away due to an illness or injury. Our goal is to help your employee have an early and safe return to work. Your dedicated disability specialist actively manages claims and helps tailor return-to-work solutions to fit the employee and the employer. Our partnership with Homewood Health® also allows us to offer industry-leading mental health and addiction support.



Equitable HealthConnector® services

Through your benefits plan, your team will also get access the following value-added services.

Homeweb

An online library of mental health and wellness tools provided by Homewood Health®. Through Homeweb, employees can take a health risk assessment and access Sentio, an online cognitive behavioural therapy program.

RxFood

A mobile nutrition app that uses AI-powered technology to help your employees understand how food supports their health goals. An employee simply takes photos of their meals with their smartphone. The app analyzes what's on their plate and provides personalized feedback, tailored suggestions, recipes and ingredient options that fit their budget.

Visit [Equitable.ca](https://equitable.ca) for information on other Equitable HealthConnector services that can be added to your plan for an additional cost.