



# How Equitable keeps your benefits plan affordable

## We're serious about saving you money

At Equitable, we're serious about keeping your benefits plan affordable, predictable and sustainable.

We work hard to control costs so you can continue to provide your employees with the health coverage they need and want. And we carefully manage the risk in your plan to protect you from unwanted surprises.

## Here are just some of the ways we're protecting your employees' benefits and saving you money:



### Drug Plan Management

We believe in helping your employees get the medications they need. We also protect your drug plan from high-cost drugs that may not be as effective as existing, lower-cost medications.

We take a comprehensive, evidence-based approach to evaluating all new high-cost drugs approved by Health Canada prior to making a drug eligible for coverage.

Our system controls help manage the costs of eligible drugs. We also have options to customize your plan's coverage for certain categories of drugs. As well, we have negotiated preferred drug pricing for you and your plan members.



### Fraud Detection and Prevention

While the majority of plan members use their benefits responsibly, we take steps to protect their plan from the few who don't. Our Investigative Claims Unit uses data analytics and artificial intelligence to proactively identify and investigate suspicious billing patterns or claims activity.

Some of our strategies include:

- De-listing healthcare providers engaged in questionable or fraudulent practices
- Pursuing the recovery of improperly obtained funds
- Reporting practitioners, when appropriate

We will also terminate coverage for plan members who make fraudulent claims.



### Disability Management

We have some of the best outcomes in the industry for helping ill or injured employees return to work quickly and safely. That's good for both you and your employees. We achieve this by assigning a dedicated Disability Specialist as the single point of contact throughout the entire claims process. That means high-touch, personalized support for both you and the plan member making the disability claim. Each of our in-house disability management specialists have years of industry experience and are committed to providing cost-effective results and expert guidance.

To learn more about Equitable, talk to your advisor.

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