

WHY EQUITABLE LIFE?

We're serious about saving you money

At Equitable Life, 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. But we are also diligent in protecting your drug plan from high-cost drugs that aren't more effective than existing lower-cost treatments.

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.

We have system controls in place to help manage the costs associated with eligible drugs, and options to customize how much your plan covers 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 Fraud Investigation and Risk Management team uses data analytics and artificial intelligence to proactively identify and investigate suspicious billing patterns or claims activity.

We de-list healthcare providers who are engaged in questionable or fraudulent practices, pursue the recovery of improperly obtained funds, and report practitioners where 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 employee. 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 to both you and your disabled employee. 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 Life,
talk to your advisor.



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The Equitable Life Insurance Company of Canada 1.800.722.6615 www.equitable.ca