



Canadian Industry Insights

What are the 2-3 most significant issues you (or your clients) are facing this year?

1. Keeping pace with increased member demand for personalized, just-in-time information.
2. Supporting transfer of knowledge as older workers transition to retirement.
3. Increasing member engagement and financial wellness.
4. Understanding Risk as trend / high cost drugs increasing costs again.
5. National Pharmacare and how it will impact employees and employers.
6. Adequate savings & decumulation.
7. Cost containment in benefits.
8. Mental health support.
9. Plan coverage for cannabis.
10. Benefit coverage for mental health issues.
11. Adjudication of disability claims and appeal process.
12. cost control in benefits spend.
13. multi-generational workforce offerings.
14. Retirement Savings programs, the move form DB to DC and how to improve communications.
15. Rising cost of health and Dental care.
16. On-going disability management and wellness.

What, if any, major plan changes did your organization or client(s) make in 2018 or anticipate making in 2019?

1. Reimagining the member experience.
2. Closure of DB plans to new participants and other de-risking initiatives.
3. Increased coverage for psychologists to \$1000 per year from \$400. Included new glucose monitoring devices.
4. Moving to a flexible pension plan. EEs get choice of where their EE contributions go, and the company match goes to the DCPP.



What are the “must have” group benefits, retirement or other topics for the 2019 Symposium? Please be as specific as possible.

Group Benefits

- Digital CBT, Virtual healthcare
- It's an election year and National Pharmacare info will be a key election item
- Plan design for best EE satisfaction. IE: HSA, PSA only or actual plan coverage
- Mental Health Initiatives.
- Why first generation drug plan management strategies are obsolete - Mike Sullivan
- Wellness and cost containment

Retirement

- Digital advice, financial wellness trends (sidecar savings, debt repayment) decumulation trends
- How to increase plan participation. Time for auto enrollment?
- De-risking.
- Review of Projection Processes.

Other

- Gig economy/part-time work and impact on benefits, Privacy & Security (GDPR), nontraditional perks, do incentives really increase engagement.
- Virtual medicine.
- Mental health.
- A session with Individuals who adjudicate disability claims and what is needed for a successful claim How accurate are pension projections? Should we make pension plan decisions today based on Stochastic modelling?
- Adjudication of Disability Claims and Appeal processes.
- New technologies to assist.



Please share any ideas you have for a keynote topic that directly relates to benefits and appeals to a Canadian and U.S. audience.

- Behavioural economics & insights, global trends in financial wellbeing (I recently saw an interesting speaker on this topic). How advanced analytics & A.I. can improve benefit programs. Reskilling the workforce for the new digital age.
- Artificial Intelligence and Benefits; What will the next 5 years look like.
- pharmacogenomics is a topic which could improve health and wellness and cut costs and it does not matter what country you are in. The other is the future of retirement.
- A session with a Individuals who adjudicate disability claims and what is needed for a successful claim How accurate are pension projections? Should we make pension plan decisions today based on Stochastic modelling?
- Employee engagement