

# 2017 /18 ANNUAL REPORT

**OASIS**  
BENEFIT PLANS FOR NOT-FOR-PROFITS

Helping  
those who  
help others



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*When I have called in or emailed, my questions are addressed quickly and professionally. OASSIS has helped us achieve our needs for benefits with a lot less cost. For a non-profit that's very important as our funds are limited.*

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*OASSIS has helped us provide benefits for our part-time staff members. This coverage is very valuable as they would not otherwise be able to qualify for benefits. It is a great way to give back to our employees.*

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*OASSIS has allowed us to offer comprehensive benefits to our small staff that we wouldn't otherwise have been able to at a reasonable cost. They make us a more competitive and compassionate employer.*

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# Message from the **Chairperson**



Respectfully submitted,

A handwritten signature in black ink that reads "Valerie Bishop de Young". The signature is fluid and cursive, with a distinct 'V' at the beginning.

Valerie Bishop de Young

Thank you all for another great year with OASSIS. We understand how many priorities compete for each budget dollar, and like you, we know that investment in employee wellness and retention is critical to achieving your organization's mission. Our flexible options for health benefits help both the 'business' of each not-for-profit organization, as well as employees. Whether you need benefits for a couple of employees or many, at OASSIS, you'll find a variety of packaged and custom plan options with pricing that strengthens the bottom line.

Not-for-profit organizations bring great value to their communities, and health benefits plans have to be equally meaningful to the employees that work in each not-for-profit. Making healthy living part of every workday requires more than a traditional view of 'health' which is why we work hard to keep innovation and prevention on our radar.

At OASSIS, we stress the importance of conducting ourselves in an ethical, legal and forthright manner. We are committed to individual and organizational integrity in all our actions. We act fairly and honestly, and treat others as we would expect them to treat us. We comply with laws, promote respectful relationships based on mutual trust and adhere to high ethical standards of business conduct. Our successful history in health plan administration should leave no doubt about the integrity of our leadership, our employees and the way OASSIS conducts business.

OASSIS is committed to helping thousands of individual and corporate health and social service members achieve their very best health. We appreciate the work that you do for others, and that you have selected OASSIS to help you take care of your not-for-profit business.

## WHAT'S INSIDE

- **Featured services**
- **A look at our growing membership**
- **Claims and rates by the numbers**
- **Results from our 2018 survey**

# Message from the Executive Director



Warmest regards,

Karen Bentham

This report covers OASSIS' plan year that runs from April 2017 to March 2018.

As our new plan year begins, OASSIS must look ahead and consider our benefits plan management strategy for the near future and beyond. There are a lot of factors impacting and disrupting the benefits industry. More than ever, benefits have been front and center with both government and the public. It's not often that the issues relevant to benefits plans emerge as an area of focus in the political realm. But it appears drug and dental care issues have moved up on the political agenda.

In the federal arena, the government signaled in its recent budget that a national pharmacare program could be in the works. Elsewhere in Canada, the B.C. government recently eliminated or reduced drug deductibles for low-income earners. The NDP has long touted the idea of a national pharmacare program. Of course, both at the provincial and federal level, the sudden interest in pharmacare and dental programs does come at a time with elections on the horizon.

Closer to home, our employers are faced with the challenge of balancing employee needs and wants with changing workplaces and escalating plan costs. OASSIS, as the Plan Sponsor, is increasingly concerned with the effect of high-cost drugs on our benefit plans' sustainability as new medications with high price tags continue to enter the market. While these drugs may vastly improve the health of our plan members, they also raise competing issues as we try to determine how best to spend benefit dollars. This environment requires OASSIS to have important conversations with our partners (Green Shield Canada and Great-West Life) about plan management and cost-containment strategies.

A good example of a cost containment strategy would be Green Shield Canada's (GSC) biosimilar program. Because costly biologics are taking the lion's share of the drug spend, GSC has introduced a program that, like a generic drug, requires the plan member to try the lower cost biosimilar drug first before the more costly biologic drug is prescribed. Biosimilars are, on average, 25% less costly than the name brand biologic. See page 3 for more information.

While mental health is hardly a new trend, it's likely to stay at the top of our agenda for a while. Mental health claims continue to drive absenteeism, disability and drug costs, alongside chronic health conditions. We've certainly seen a bigger focus in the past few years on increasing awareness about the prevalence of mental health issues, as well as efforts to address stigma. A shift towards providing people leaders/managers with mental-health first aid training is a more practical approach that's emerging. Employers are starting to adopt the national standard of Canada for psychological health and safety in the workplace which tells us this is on our members' radar too.

Medical cannabis has been a hot topic for many years. This past year however, it has been in the spotlight as plan sponsors like OASSIS, try to determine how we should deal with it both in scope and eligibility in our plans. Its impact on reducing chronic pain is beginning to be seen, but with the multitude of hybrid strains and forms in which it can be taken, there is a lot to be considered. Issues like cost impact, eligibility, efficacy and workplace health and safety all must be part of the review process.

At OASSIS, we continue to keep abreast of these trends, and others, to ensure we are offering the most cost-effective, affordable plans that are sustainable into the future.

We thank you for your business and look forward to serving you in the coming year.



## Biologics versus biosimilars



Biologic drugs can provide treatment options for serious or rare illnesses – such as cancer, rheumatoid arthritis, multiple sclerosis and diabetes – where effective treatments were previously not available. While drugs in this class are generally very effective in treating these illnesses, they can be *extremely* expensive.

Biosimilar drugs are structurally similar to a specific originator biologic product, but they are produced after the originator drug's patent expires. Biosimilars can achieve the same positive health outcomes as originator biologics, but at *significantly lower* costs.

# OASSIS WELLNESS SERVICES

## One-on-One Consultations

## Wellness Workshops

## Email Programs, Campaigns and Challenges

## Volunteer Wellness Reps

## New Initiatives

We are pleased to report that the OASSIS Wellness Services continue to grow. Offered as a complimentary service to all OASSIS Benefit Plan members, the wellness program is coordinated by Tri Fit Wellness Consultant, Lauren Klacza. Tri Fit has recently become a member of the Medisys Health Group and is now able to offer a broader scope of wellness programs and services.

Many OASSIS organizations continue to make use of the wellness services available to plan members. Here is a list of the wellness services offered:

Many of our clients seek individual advice from our Wellness Consultant on various wellness topics. Our services provide resources such as customized fitness plans and nutritional recommendations tailored specifically for individuals depending on their goals.

Our Wellness Consultant schedules customizable workshops with clients in the GTA and beyond. Some options from the list of topics include: Healthy Workplace Relationships, Stress Management, Mindful Eating and The Power of Positivity. We also offer information booths or wellness services overview sessions.

These are an easy and effective way to reach all organizations across Canada. 19 Wellness Webinars are now available to view on our website and new topics are posted often based on client requests. Some organizations find them a practical way to include wellness in their staff meetings, with most webinars lasting between 12-20 minutes.

Our Volunteer Wellness Reps program continues to grow with 46 members to date. All organizations are encouraged to designate a wellness ambassador to help promote wellness in their workplace.

In the coming months, a Self-Care for Health Care workshop will be created which highlights the specific stressors affecting healthcare workers, the importance of self care for this group and possible strategies that can help to develop a self-care routine.

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For more information on any of these wellness services contact:

**Lauren Klacza**

Wellness Consultant

[wellness@oassisplan.com](mailto:wellness@oassisplan.com)

1-888-233-5580 ext. 310



# OASSIS

## DISABILITY SERVICES

It is estimated that one-in-five Canadians will acquire a disability in their lifetime. Several factors can have an impact on disability claims and/or claim duration. The claimant, employer, healthcare professionals, insurer and all supporting professional parties play a key role in the disability claim process.

At OASSIS, the top three types of illness with respect to combined disability claims received in 2017 were as a result of:

- Mental disorders
- Musculoskeletal and connective tissue diseases
- Accident and injury

LTD rates are increasing at significant rates across Canada, so we are not alone. Some of the reasons why LTD rates are increasing are:

- **Demographics** – Both the incidence and duration of disability increase with age and our population is aging.
- **Mental Health** – Claims related to mental illness are increasing significantly. Under our plan and most other disability plans, mental illness is the number one cause of disability. These types of claims are extremely difficult to manage, challenging the resources of employers and insurers alike.
- **Chronic disease** – We are not a particularly healthy society with staggering rates of chronic illness. Eventually, some of these individuals end up on disability.
- **Healthcare access** – In Canada, the challenges related to wait times for appropriate care are longer than most would consider acceptable. Long wait times translate into longer claim durations, which further translates into higher plan costs.
- **Return-to-work challenges** – Limited opportunities for return to work and modified duties in our sector means longer claim durations.
- **Stigma** – In the past, the stigma associated with missing work due to a disability caused many people to suffer in silence. No one should be placed in a position of not getting the help they need because of what others might think. However, the consequence for disability programs is that more people are claiming for disability benefits.

We are committed to doing all we can to focus on health, wellness, injury prevention and proactive disability management. One of the ways we do this is by making the complimentary services of our Disability Coordinator, Michelle Oxberry, available to all OASSIS Benefit Plan members. Michelle assumes an integral role liaising with employer contacts, employees and Case Managers/Adjudicators at Great West Life and is available to assist with any inquiries you may have.

Additional resources and information that the Disability Coordinator provides throughout the process include:

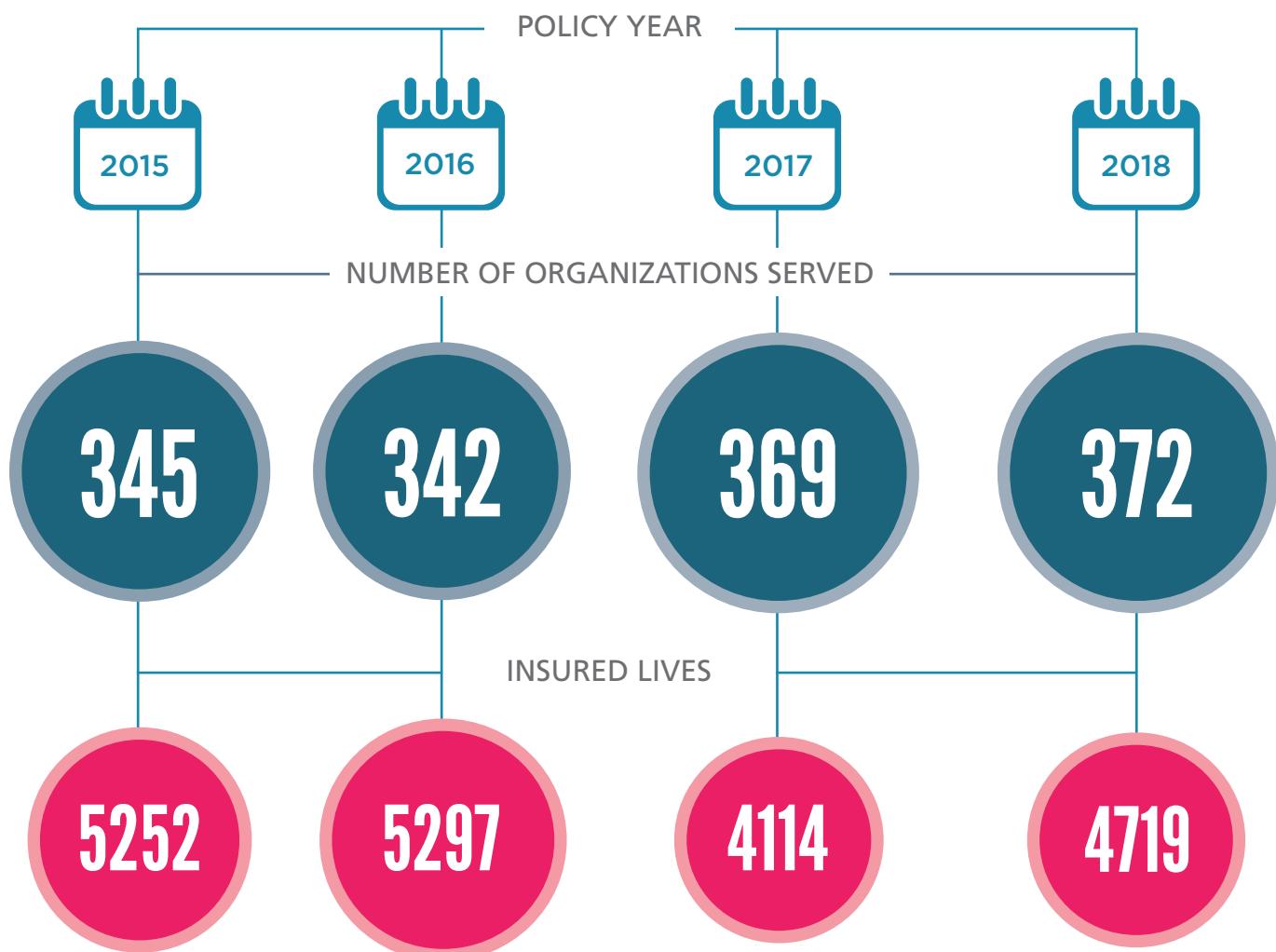
- Great-West Life Disability Management Guide
- Great-West Life Centre for Mental Health in the Workplace Reference Guides (free resource)
- Ceridian Life Works Disability Support (where applicable)
- Disability related information and articles via our monthly newsletter, The OASSIS Benefit Connector
- Information related to disability webinars provided by Great-West Life on a semi-annual basis

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For more information on any of these disability services contact:

**Michelle Oxberry**  
Disability Coordinator  
[michelle@oassisplan.com](mailto:michelle@oassisplan.com)  
1-888-233-5580 ext. 306

# OASSIS MEMBERSHIP - STRONGER TOGETHER

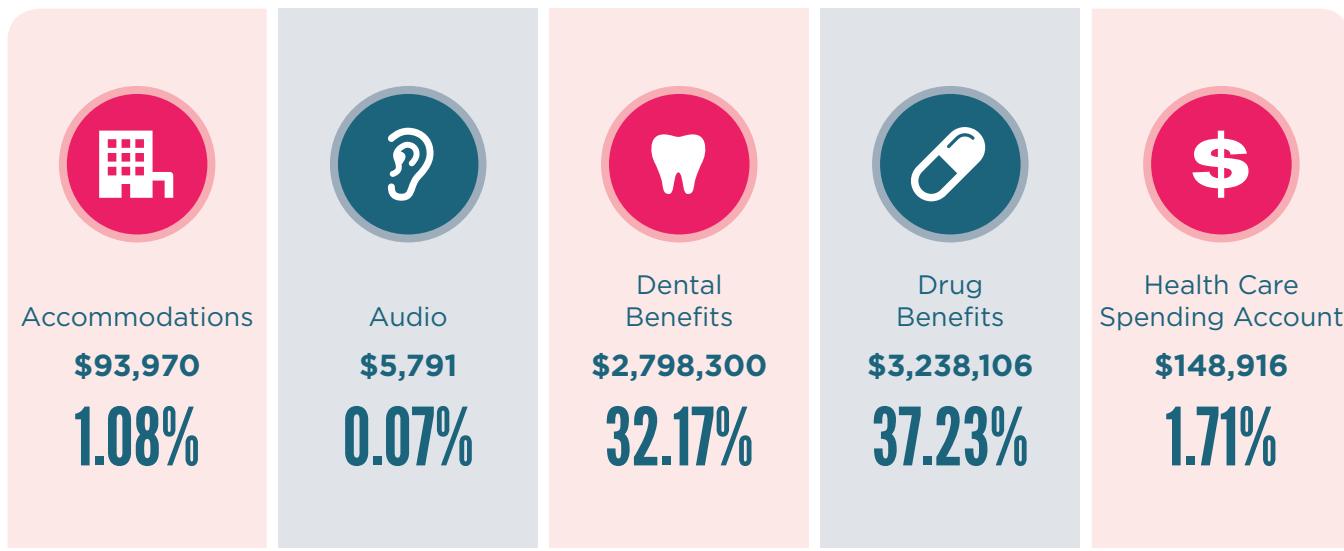


*This past year the EAP program has assisted a manager working with a staff member who was experiencing mental health illness. They were able to offer guidance and options for her and help her guide conversations in a positive way. She was very appreciative of the assistance and did not realize that it was available in the manner it was.*

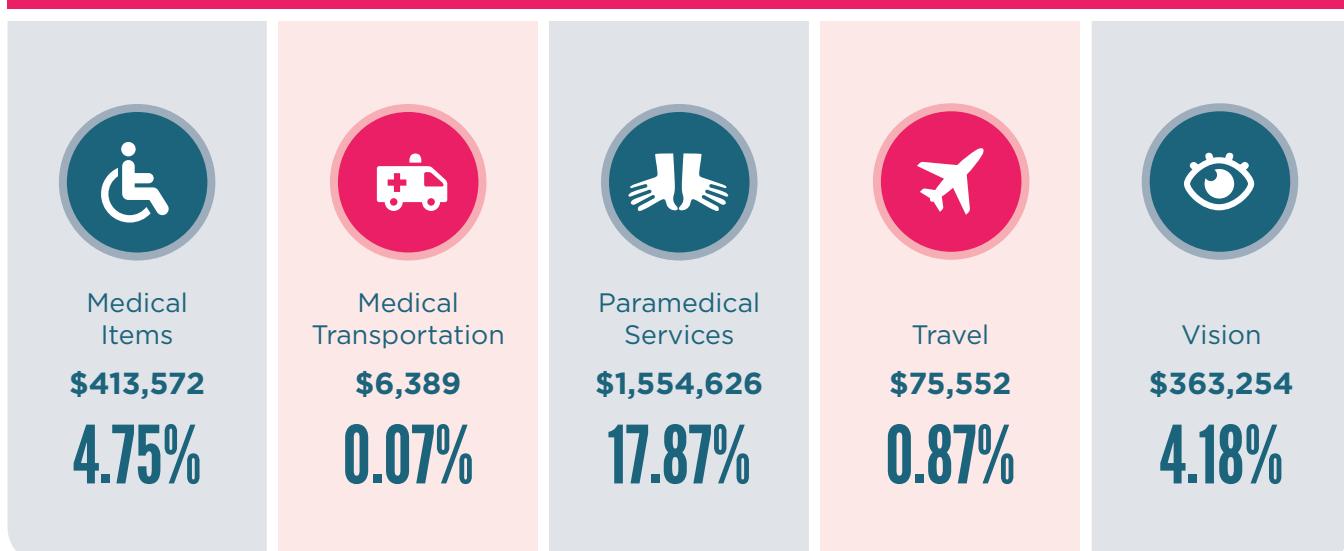
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# CLAIMS OVERVIEW

APRIL 2017 – MARCH 2018  
All OASSIS member groups combined

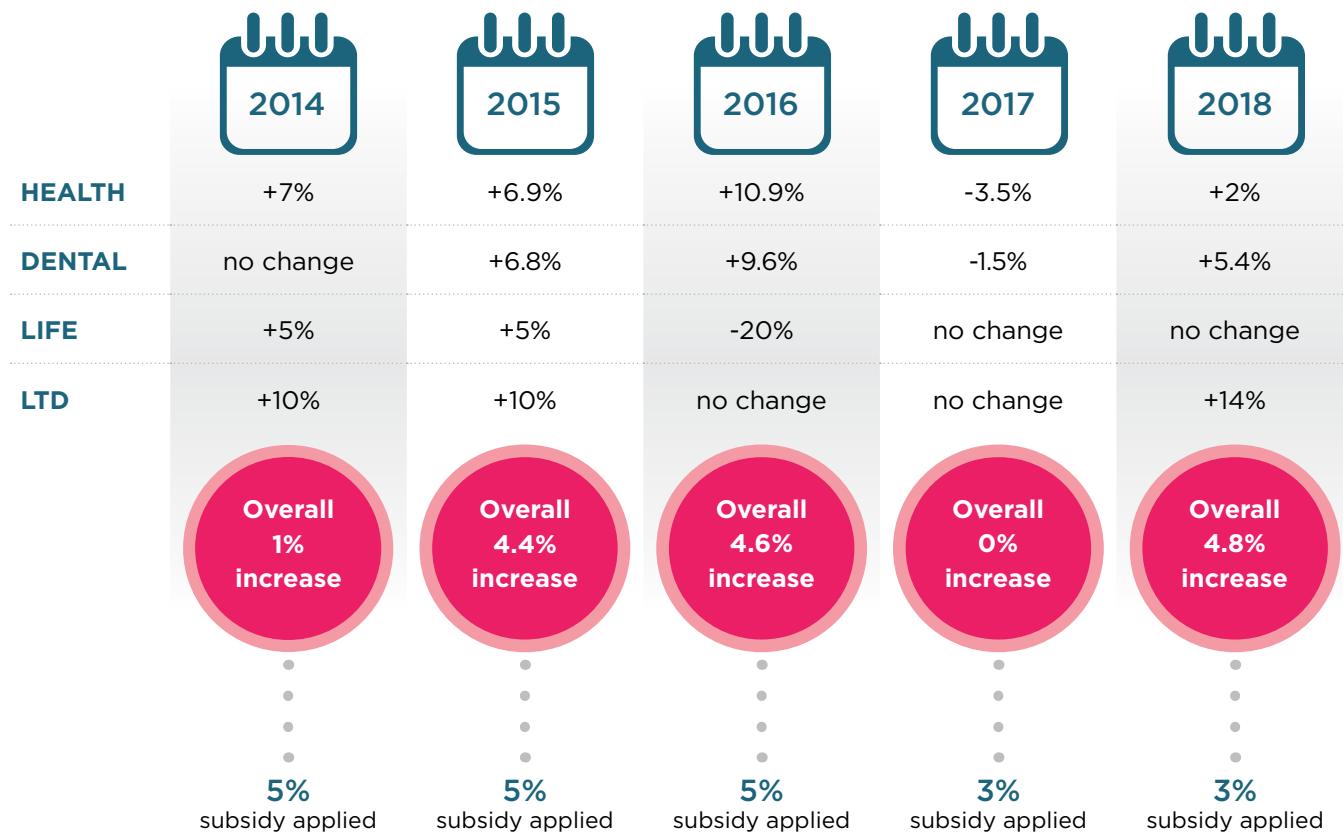


**TOTAL \$8,698,476**



# RATE HISTORY- SMALL EMPLOYER POOL

One of the objectives of OASSIS' Group Benefits Plan is to provide affordable and competitive rates for participating organizations.



## How the subsidy works

As a not-for-profit organization, OASSIS is able to offer our clients the opportunity for a rate subsidy. Should claims experience be better than expected, surplus is directed to a subsidy to lower rates at renewal time. We are proud to keep more money in the not-for-profit sector and, as a result, maintain stable rates.

*The above figures refer to OASSIS Pooled Plans only. The actual overall increase amount is lower than the adjustments required because of the subsidy applied by OASSIS.*

# RATE HISTORY- CUSTOM POOL

Like the small employer pool, the custom pool is designed with affordable and competitive rates in mind – plan design customization is what sets it apart.

	2014	2015	2016	2017	2018
<b>HEALTH</b>	+7.2%	+1.9%	-7.0%	+5.0%	+6.0%
<b>DENTAL</b>	-2.7%	+3.8%	+6.0%	-3.0%	+3.4%
<b>LIFE</b>	-5%	+5%	-20%	no change	no change
<b>LTD</b>	+10%	+10%	no change	no change	+14%

## A note about your renewal

The combined claims experience of the large Custom Plan group is used to determine the rates for Extended Health Care and Dental benefits. Individual plan rates will also reflect the Custom Plan design and therefore may differ slightly from the percentages listed above.

*First, there are no brokerage fees. It is one of the best companies out there. Employees seem to be very happy with OASSIS. Rates are good compared to other companies. They save us money so we can give more to our employees who help make our agency great. We all work together to help each other reach our goals.*



# 2018 SURVEY FEEDBACK

## TOP 3 reasons respondents choose OASSIS:

- 1 NOT-FOR-PROFIT STATUS
- 2 STABLE RATES
- 3 CUSTOMER SERVICE

**35%** are expected to do more with the same budget **AND** **30%** of our clients had no change in budget



say the benefits administration team is knowledgeable, quick to help and made their job easier



of respondents say they would recommend OASSIS to a friend or other not-for-profit organization

1 DEDICATED BENEFITS ADMIN

2 OASSIS WEBSITE

3 DISABILITY COORDINATOR

**87%** of members are aware that OASSIS offers free Wellness Services

**81%** of members are aware that they can pay their monthly OASSIS invoice by pre-authorized debit

**TOP 3 OASSIS services**



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## TRUSTEES

**Valerie Bishop de Young**  
*Chairperson*

**Kathleen Praught**  
*Trustee*

**Sujata Ganguli**  
*Vice Chairperson*

**Deborah Simon**  
*Trustee*

**William (Bill) Krever**  
*Secretary/Treasurer*

**Candace Thomson**  
*Trustee*

**Sue Hesjedahl**  
*Trustee*

**Susan Thorning**  
*Trustee*

**Debbie MacDonald Moynes**  
*Trustee*

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## OASSIS SPONSORING ORGANIZATIONS

Ontario Community Support Association (OCSA)

Older Adult Centres' Association of Ontario (OACAO)

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## OASSIS PREFERRED PARTNERS

Volunteer Alberta (VA)

Swim Alberta

Alberta Police-Based Victim Services Association (APBVSA)

Saskatchewan Association of Police-Affiliated Victim Services (SAPAVS)

Volunteer MBC

Hospice Palliative Care Ontario (HPCO)

British Columbia Hospice Palliative Care Association (BCHPCA)

National Campus and Community Radio Association (NCRA)



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