

2016 /17 ANNUAL REPORT

OASIS
BENEFIT PLANS FOR NOT-FOR-PROFITS



**Helping
those who
help others**



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Message from the Chairperson



Respectfully submitted,

A handwritten signature in black ink.

Candace Thomson

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OASSIS, along with our service providers, continue to monitor the benefits trends that affect our Plan.

These trends include the increased use of drugs to treat Hepatitis C, an expensive drug with a positive success rate; the use of the three primary paramedicals (massage, physio and chiropractic treatments) which are changing how benefits dollars are being spent; and supporting positive mental health in the workplace with services provided through our Wellness program and our Employee Assistance Plan (EAP). OASSIS will keep all of these, and more, on our radar so we can continue to keep our workplaces healthy and keep our benefits costs reasonable.

OASSIS has seen custom designed plans on the increase in the past year, rising from 12 agencies in 2015 to over 20 agencies in 2016. This is significant as custom plans are provided to agencies with 25 or more people enrolled in the Plan and having this crucial mass of enrolled members helps OASSIS to maintain stable rates.

This year, the OASSIS Team has been focusing on the transition to our new administration system and we hope that the move has been a smooth one for our member agencies. Please remember that training and support is available from your benefits administrator for any agency who wishes to transition to the self-administration option.

Over the past year, the Board of Trustees has been working with our Sponsoring Associations, OCSA and OACAO, to strengthen our Trust Agreement (the legal document that governs our Trust) and build a better communication system to support one another. We look forward to fortifying our partnerships and growing the OASSIS Plan by encouraging all member agencies of sponsoring Associations to join.

Thank you to the OASSIS Staff Team, led by Karen Bentham, Executive Director, for another year of service excellence and to the Board of Trustees for your dedication and commitment to the OASSIS Plan!

Message from the Executive Director



Warmest regards,

A handwritten signature in black ink that reads "Karen Bentham".

Karen Bentham

This report covers OASSIS' plan year that runs from April 2016 to March 2017.

David Frost said "Don't aim for success if you want it; just do what you love and believe in, and it will come naturally." At OASSIS, we believe in providing meaningful, affordable benefits; we love our clients and supporting the work that they do. And we have been successful to that end... OASSIS has enrolled more employers in the past few months than ever before.

Why is that? Employers are being called on to do more with zero-based budgets that continue to be stretched. Employee benefits can be costly, averaging 13% of an organization's budget, and therefore are being scrutinized, perhaps for the first time, with a view to finding efficiencies.

Add to that the impact of double-digit inflation on health benefits and we have a perfect storm.

Our growth is good for OASSIS' members because the premise of "economies of scale" allows us to spread out our overhead over more lives and also leverage buying power with insurance companies. Thank you for your referrals – word of mouth continues to be our best source of new business!

OASSIS was pleased to deliver an excellent renewal this April with most of our employers seeing very small increases in their health and dental benefits. We continue to work hard to monitor usage, project future needs and review plan design limits and maximums to ensure long-term sustainability and rate stability.

The theme in the employee benefits world is one of change. Sanofi Canada recently released their 2017 Healthcare Survey entitled "Winds of Change – New Directions in employee health benefits". The opening statement in their report states "Anyone involved in employee health benefit plans today will likely attest that change is in the air. Numerous external factors (such as specialty drugs, new technologies and consumer expectations) point to both the need and the opportunity to do things differently".

Green Shield Canada's most recent drug study states that the combination of drug cost inflation, demographic effect and price effect is "deeply worrying" and that the future sustainability of health benefits is at risk, without some fundamental changes in plan design and approach.

But as we all know, there are challenges with change. Many employees have a sense of entitlement to employee benefits without recognizing their responsibility to help control costs. There is not a bottomless pot of money for insurers, employers and the public system to draw from. Employers and employees will need to be part of the conversation as we work to find a delicate balance between protecting employees from high-cost items like specialty drugs and still delivering on traditional, routine products and services.

Another finding from the Sanofi Healthcare Study was that employers significantly underestimate the presence of chronic disease in their workforce. More than half of plan members (57%) report being diagnosed with at least one condition. At OASSIS, we know that the employers/employees who participate in our wellness programs report a positive ripple effect as employees are not only seeing improvements in their health but they are also far more satisfied with their jobs and positive about their health benefit plan. We encourage you to foster a work environment or culture that supports personal health and wellness, which translates into happier, more productive employees.

OASSIS' ongoing commitment is to work in partnership with members of the private health benefits industry as we continue to navigate complex issues in employee benefits.

Thank you for your commitment to your employees by providing them with comprehensive, meaningful employee benefits. We are your partners in good health over the coming year.

I can trust that when I tell a staff member to call or inquire about services at OASSIS that they will receive a quick, informative and friendly call back.

”

Because OASSIS provides benefits at a reasonable cost, our agency is able to provide a benefit package to our employees that is fairly competitive with other employers.

”

We get access to a full-service not-for-profit benefits plan at a reasonable cost. This saves us so much time and trouble, and it allows us to offer staff a plan that we couldn't otherwise afford if we went with a for-profit company on our own.

”



OASSIS WELLNESS SERVICES

Monthly Wellness Resources

Wellness Workshops

One-on-One Consultations

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, Kayleigh Marshall. 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:

All agencies have access to the monthly resources package which includes a newsletter, information on healthy habits, the workout of the month, recipes via ALIVE @ WORK, and links to other resources.

Interest in on-site workshops continues to grow. We are now offering workshops via webinar or conference call. There are 11 workshops currently available which include handouts, group activities and discussions.

Now offered in tandem with on-site workshops, plan members can take part in one-on-one coaching and receive information on fitness, stress management, relaxation techniques, healthy eating, etc. If relevant, plan members are referred to the other OASSIS services available to them. Wellness programming consultations are also available to aid in setting up a wellness services yearly plan.

Throughout the year we offer various programs including e-campaigns and the Trektober physical activity challenge in October. In 2016, there were 63 people participating in Trektober, an increase from 24 in 2015. We are currently offering a Learn 2 Run program for 10 weeks.

Our volunteer team has grown to 39 members committed to impacting and supporting the health and wellness of their colleagues. Eight of these committee members also take part in quarterly conference calls as part of the wellness committee. We discuss how they can utilize available resources and what programs are coming up for the quarter.

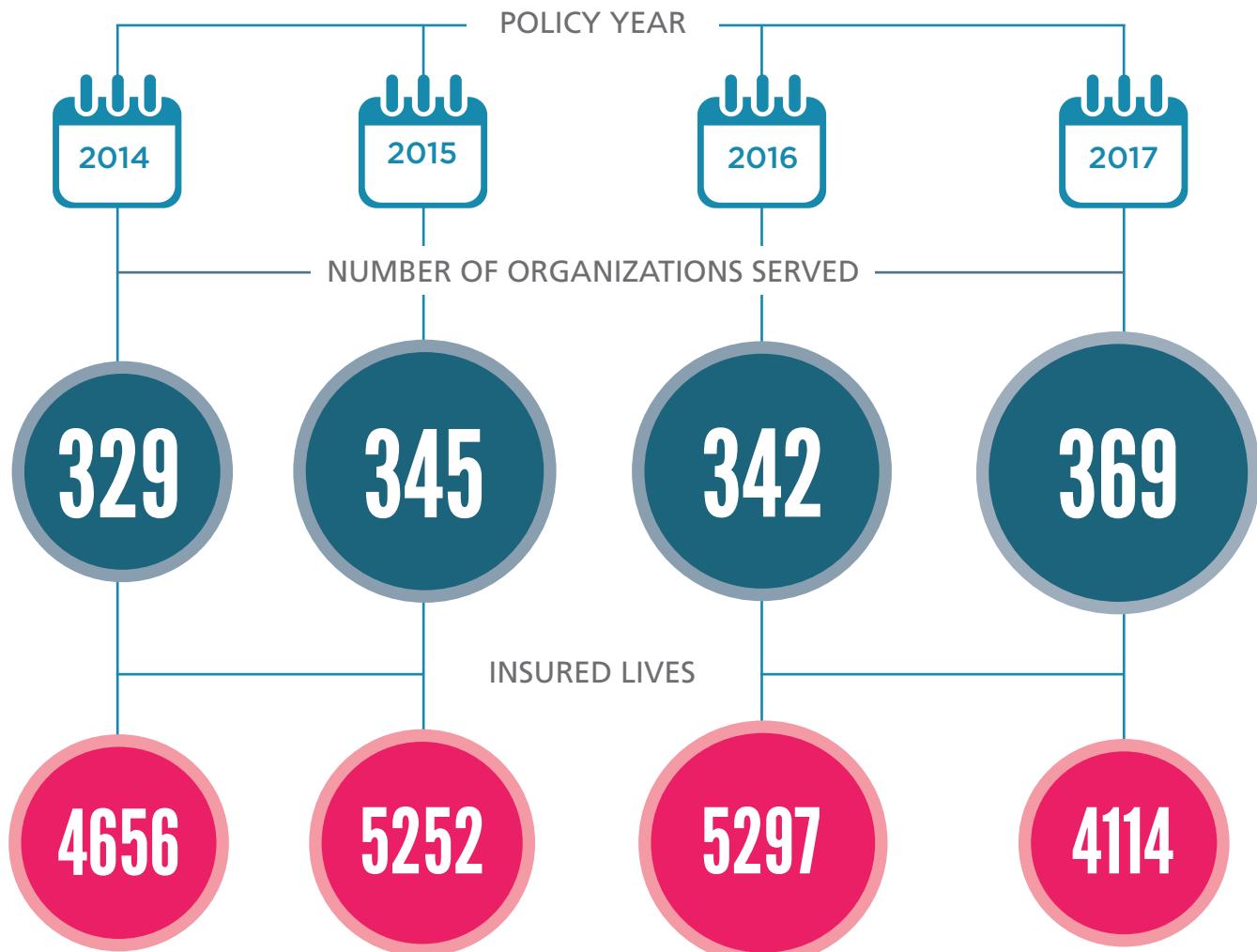
To reach organizations across Canada, we are making use of webinar software and conference call technology to make it possible for them to access wellness workshops and resources.

For more information on any of these wellness programs contact:

Kayleigh Marshall
Wellness Consultant
wellness@oassisplan.com
1-888-233-5580 ext. 310



OASSIS MEMBERSHIP - STRONGER TOGETHER



OASSIS is a not-for-profit company, just like us. The plan is comprehensive, it is a reasonable cost, and the service is outstanding. As a small not-for-profit, we appreciate the hand-holding.

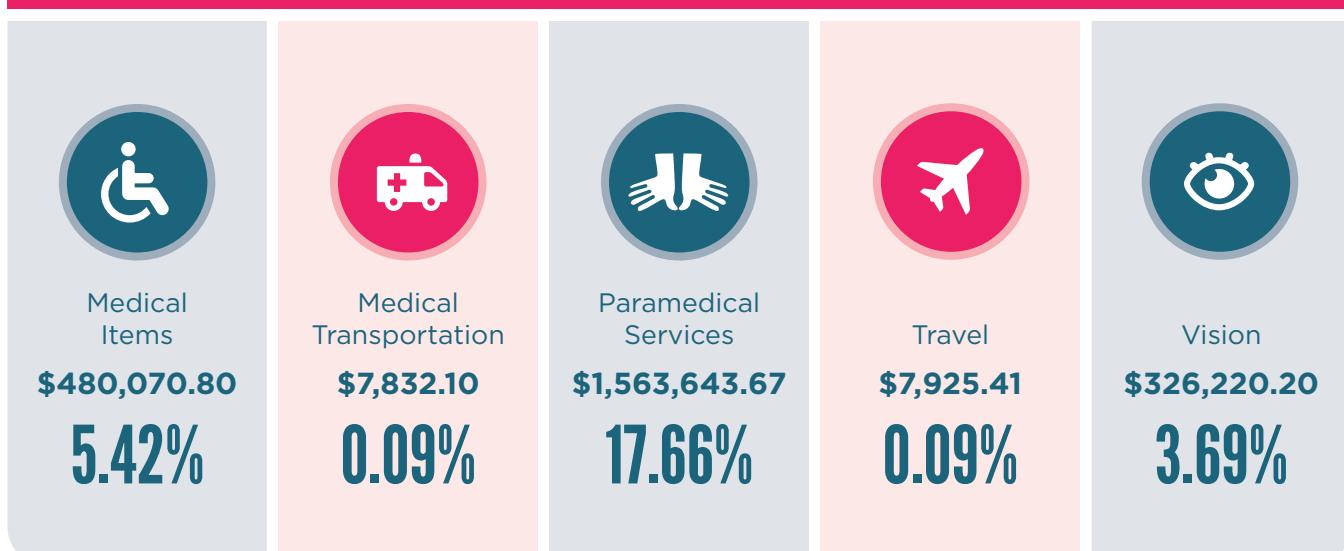


CLAIMS OVERVIEW

APRIL 2016 – MARCH 2017
All OASSIS member groups combined

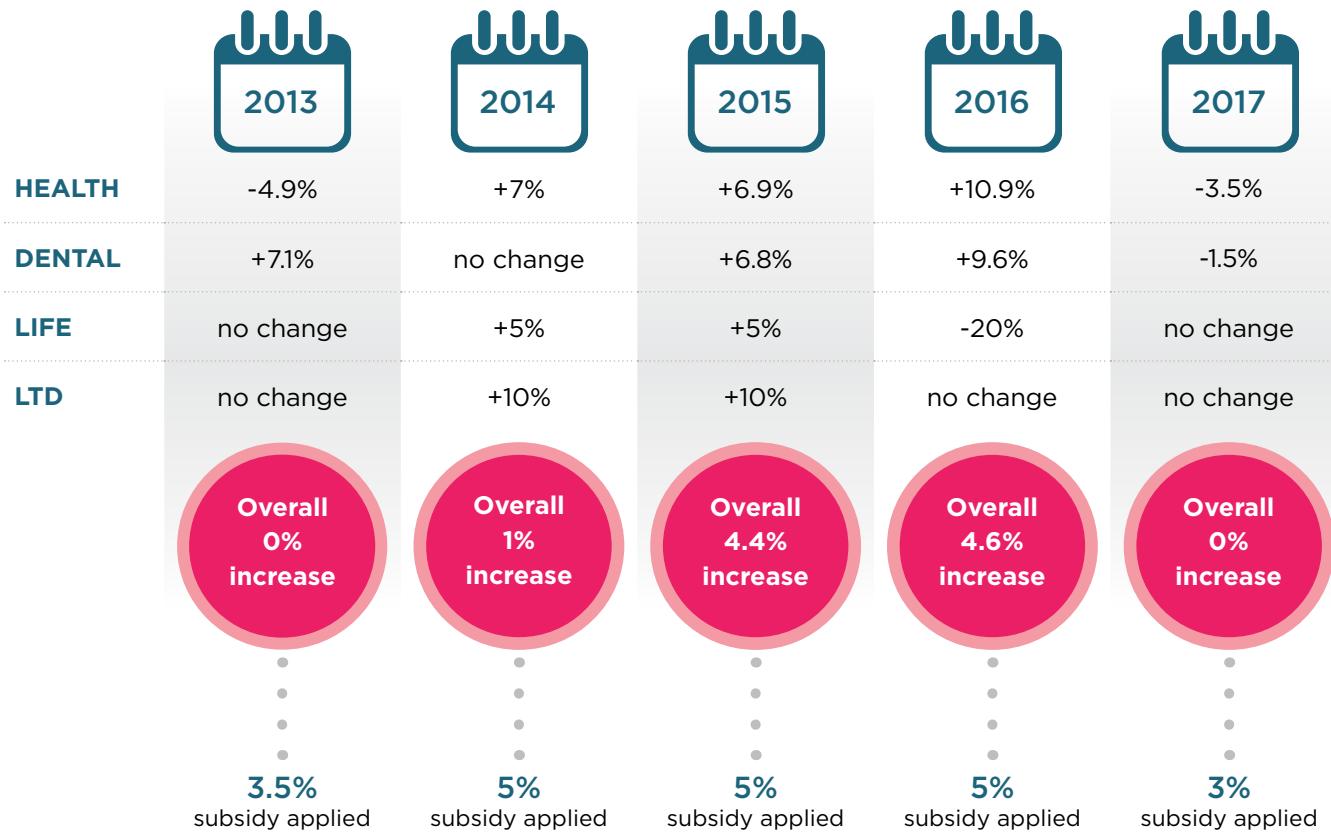


TOTAL \$8,852,644.07



RATE HISTORY

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.

2017 SURVEY FEEDBACK

TOP 3 reasons respondents choose OASSIS:

1
STABLE RATES

2
COMPREHENSIVE PLAN

3
NOT-FOR-PROFIT STATUS

65% of our clients had no change in budget

AND

32% are expected to do more with less

83%

say the benefits administration team is knowledgeable, responsive and quick to help

95%

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

95%

of members are aware that OASSIS offers free Wellness Services

COMPARED TO

92%

last year

TOP 3 OASSIS Services

TRUSTEES

Candace Thomson
Chairperson

Debbie MacDonald Moynes
Trustee

Valerie Bishop de Young
Vice Chairperson

Kathleen Praught
Trustee

William (Bill) Krever
Secretary/Treasurer

Susan Thorning
Trustee

Sujata Ganguli
Trustee

OASSIS SPONSORING ORGANIZATIONS

Ontario Community Support Association (OCSA)

Older Adult Centres' Association of Ontario (OACAO)

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)