

ANNUAL
REPORT
2019/20

OASSIS 30th
BENEFIT PLANS  FOR NOT-FOR-PROFITS 1990-2020



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Message from the Chairperson



Respectfully submitted,

A handwritten signature in black ink that reads "Valerie Bishop de Young".

Valerie Bishop de Young

WHAT'S INSIDE

- **Featured services**
- **A look at our growing membership**
- **Claims and rates by the numbers**
- **Celebrating our 30th anniversary**

OASSIS was founded thirty years ago on the belief that good health benefits should be accessible and affordable to everyone. Today, OASSIS continues to deliver on that mission – providing high quality, affordable benefits to improve the health of the employees of our not-for-profit member organizations.

OASSIS delivers high quality benefits centered on the organizations we serve. We work hard to deepen our understanding of your needs and preferences. We know every penny counts, in every financial year, because we are not-for-profit ourselves. We are genuine in wanting to help those who help others, from the small to the large. As a measure of our commitment to Canadian not-for-profits, in 2019, we celebrated an exceptional history of rate stability over the past five years. Unheard of in the insurance industry!

Not only do we not rest on our laurels, we look eagerly toward the future. In 2019, OASSIS took some time to reflect on the past and to identify our path forward. The Strategic Planning process welcomed feedback from all our stakeholders to help us benchmark areas for improvement as well as opportunities for celebration. Thank you for your invaluable feedback. Based on experience, 87% of OASSIS members rated our products and service as 'excellent', with special praise for the outstanding customer service they receive from OASSIS staff. Not to say there isn't room for continued improvement, but we take great pride in continuing to deliver on our collaborative commitment to helping keep our members strong.

We cannot achieve our goals without achieving a steady cadence of new benefit products. We're particularly proud of the resources we've invested in advancing mental healthcare and reducing stigma. Our Employee Assistance Plan (EAP) provides a wide variety of supports. We view mental health from a total health perspective, and the benefits we offer make mental health and wellness an important part of each person's total health.

For me, working with OASSIS is a privilege because we get to help our members and their employees live healthier. My thanks go to the professionalism and tenacity of the staff at OASSIS, and to the OASSIS Board of Trustees, all equally dedicated to the not-for-profit sector and to OASSIS. Especially at this pivotal time in healthcare, with the outbreak of COVID-19, it is our responsibility to embrace and marshal all our strengths – our legacy, our staff, our customer service model and our technology – to lead the way in ensuring meaningful and affordable health benefits.

Our Annual Report tells the story of the progress we've made in delivering high quality, comprehensive health benefits, and the impact we have on building strong and healthy workplaces in the Canadian not-for-profit sector. Our Strategic Plan lays out the groundwork for the journey to continued, sustainable growth as a Canadian leader in health and welfare benefits.

A decorative graphic at the bottom of the page consisting of a complex, low-poly geometric pattern in various shades of red, pink, and magenta.

Message from the Executive Director



Warmest regards,

A handwritten signature in black ink, which appears to read "Karen Bentham".

Karen Bentham

This report
covers
OASSIS' plan
year that
runs from
April 2019 to
March 2020.

The coronavirus pandemic has been disruptive for all and sadly, devastating and difficult for many. In the early days, all our organizations went through a great degree of change and many of us had to pivot from the way we had been delivering services to a new way of doing business. Some elements of healthcare access and delivery, benefits administration and claims submission have been altered. Many paramedical practitioners, dentists, and specialists have not been readily available, which translates to reduced benefits spending. In recognition of this, OASSIS followed suit with the carriers and reduced health and dental premiums for a three-month period. Further, we will do a reconciliation once these services become available and reflect any savings in future rate setting.

On the flip side, the pandemic has created an opportunity for businesses and individuals to reflect and adopt new and better ways of going about our work and home lives. With respect to employee benefits, there are a few changes that I hope will stick around post-pandemic:

- An increased focus on wellness and mental health
- A shift in how we access healthcare
- Enhanced communication to employees/plan members
- Absence programs, like short and long-term disability as a health and safety consideration
- Agile work environments

These adaptations have created an opportunity for organizations to reconsider where and how work happens which will hopefully result in more choice and resources for employees, contributing to better work-life balance. We know that crisis drives change so don't miss out on this unique opportunity to emerge from the pandemic stronger and more resilient with a heightened focus on employee well-being.

Closer to home, celebrating 30 years of serving the not-for-profit sector, OASSIS revisited our Mission, Vision and Values Statements in early 2020 to ensure our mandate was relevant and meaningful for us and our clients.

Mission Statement: To provide group benefit plans that are flexible, accessible and designed exclusively for not-for-profit organizations.

Vision Statement: Strong and healthy workplaces in the Canadian not-for-profit sector where employees have affordable, comprehensive benefit plans.

Values Statement: We believe in:

- Being people driven, not profit driven
- Providing exceptional customer service
- Benefits being accessible for organizations of any size
- Continuous improvement and innovation

Please tell us how we are doing making good on these promises. We thank you for your business and look forward to serving you in the coming year.

OASSIS WELLNESS SERVICES

In October 2014, OASSIS launched a suite of wellness resources to support employees and their families to encourage good health and good consumerism of the plan. In an effort to keep costs in check, while still offering the resources most enjoyed by our members, we have made some changes to our Wellness Services.

Onsite Workshops

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 informational booths or wellness services overview sessions. These workshops can be booked through our office with 30 days advance notice, free of charge. Workshops can be offered in person or via live webinar.

Wellness Webinars

We will continue to feature 2-3 webinars a year that have a wellness theme or focus. Please encourage your employees to participate. These are great resources that can be built into your staff meetings, in-house staff training days, etc. 19 Wellness Webinars are now available to view on the OASSIS website and new topics are posted often and based on client requests.

Monthly Wellness Newsletter

Rather than have 2 separate monthly newsletters, we have rolled our wellness newsletter into our Benefits Connector. Each month, there will be a new topic featured that supports workplace wellness. Please share these newsletters with your employees – we need you to get the information into their hands!

For further information or bookings, contact:

Sue Holder
sue@oassisplan.com



OASSIS

DISABILITY SERVICES

The need for mental health support could not be more important than in today's climate. Uncertainty, fear and isolation amidst a current global pandemic are all added layers of stress. Managing our mental health is not a one size fits all approach and very much a shared responsibility. There are various external and internal factors that can contribute to our mental health which may range from biological, environmental, life events, workplace issues, physical health, and socio-economic conditions.

Mental health related illnesses continue to be a driving cause of employee absence and disability claims. Under our disability program, like most other disability plans, mental illness continues to be the increasing leading cause of disability. The increase in mental health illness and related disability leaves have been a driving force of Short Term Disability and Long Term Disability claims, claim duration, as well as costs. These types of claims are extremely difficult to navigate, challenging the resources of employers and insurers alike.

As part of our mandate to provide benefits at affordable rates, we continue to work with our insurers as well as to solicit new providers for lower rates. This was an integral factor in our decision to have our Short Term Disability Benefits managed by a new provider; Organizational Solutions Inc. (OSI) effective May 1st. OSI's services are ability and capability focused, with unique and proven actions expertly designed to best ensure recovery and return to work.

At OASSIS, the top three types of illness with respect to combined disability claims received in 2019 were:

Focusing on the prevention, early intervention and accessing all available supports and resources is of the utmost importance. OASSIS Wellness Services, EAP, GSC BEACON (Cognitive Behavioral Therapy) and Canada Life's Workplace Strategies for Mental Health are just some resources that may have a positive effect for employees and employers.

Workplace Strategies for Mental Health is a free resource designed to help Canadian employees and employers with the prevention, intervention and management of workplace mental health issues. There are a vast array of free resources and tools including; Managing Mental Health Matters, a program focused on helping managers, supervisors and other leaders learn how to effectively recognize and manage mental health related issues in the workplace.

We also encourage you to participate in the bi-annual webinars provided by Canada Life covering various disability management best practices and resources.

At OASSIS we continue to be committed to doing all we can to focus on health, wellness, injury prevention and proactive disability management for your employees. The services of our Disability Coordinator, Michelle Oxberry, are complimentary and available to all OASSIS Benefit Plan members with disability coverage. Michelle assumes an integral role liaising with employer contacts, employees and providers and is available to assist with any inquiries you may have.



Mental Disorders

29.45%



Musculoskeletal & Connective Tissue Diseases

24.5%



Accident & Injury (Short Term Disability)

11%



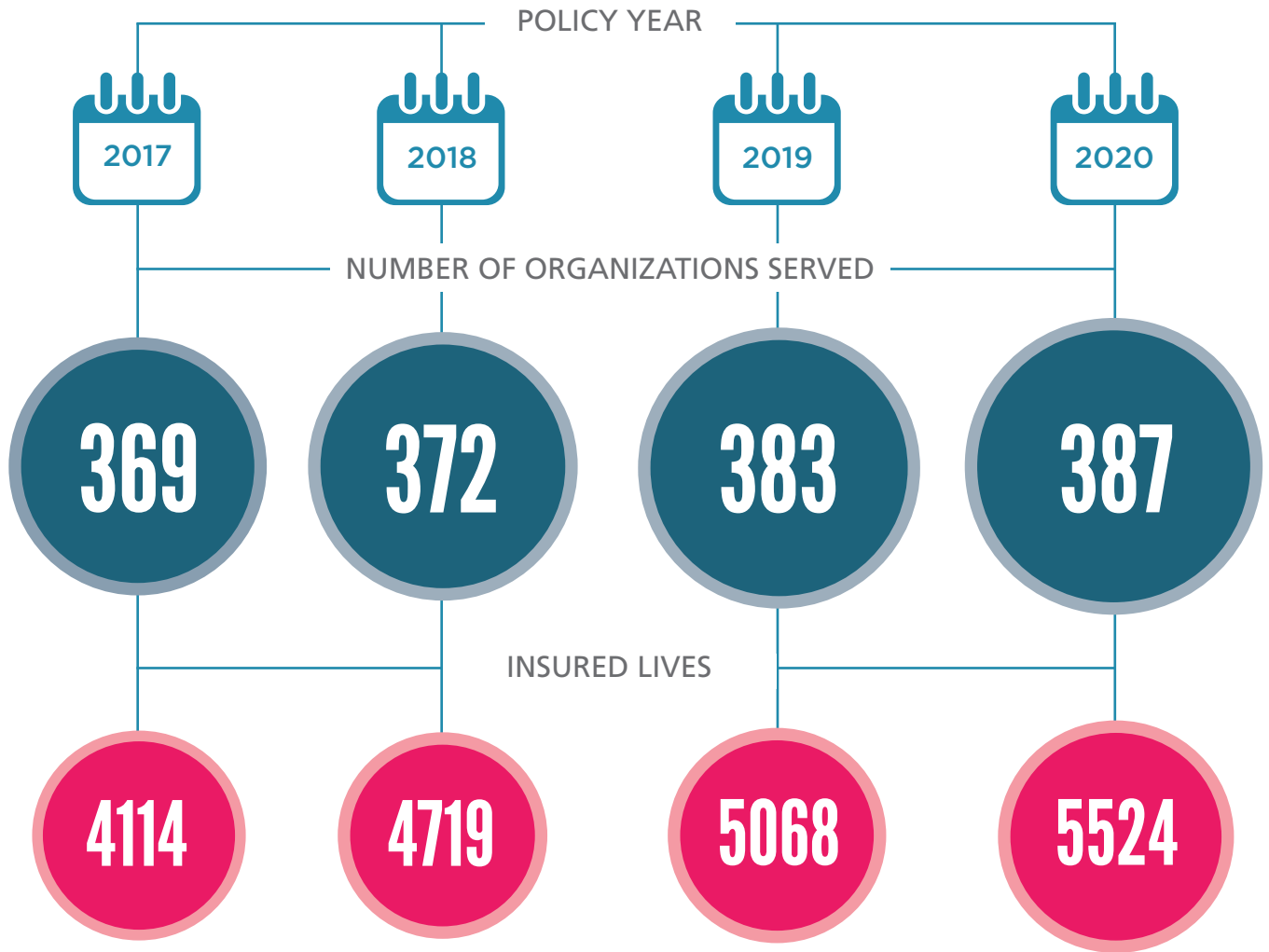
Cancer (Long Term Disability)

13%

For more information on any of these disability services, contact:

Michelle Oxberry
Disability Coordinator
michelle@oassisplan.com
1-888-233-5580 ext. 306

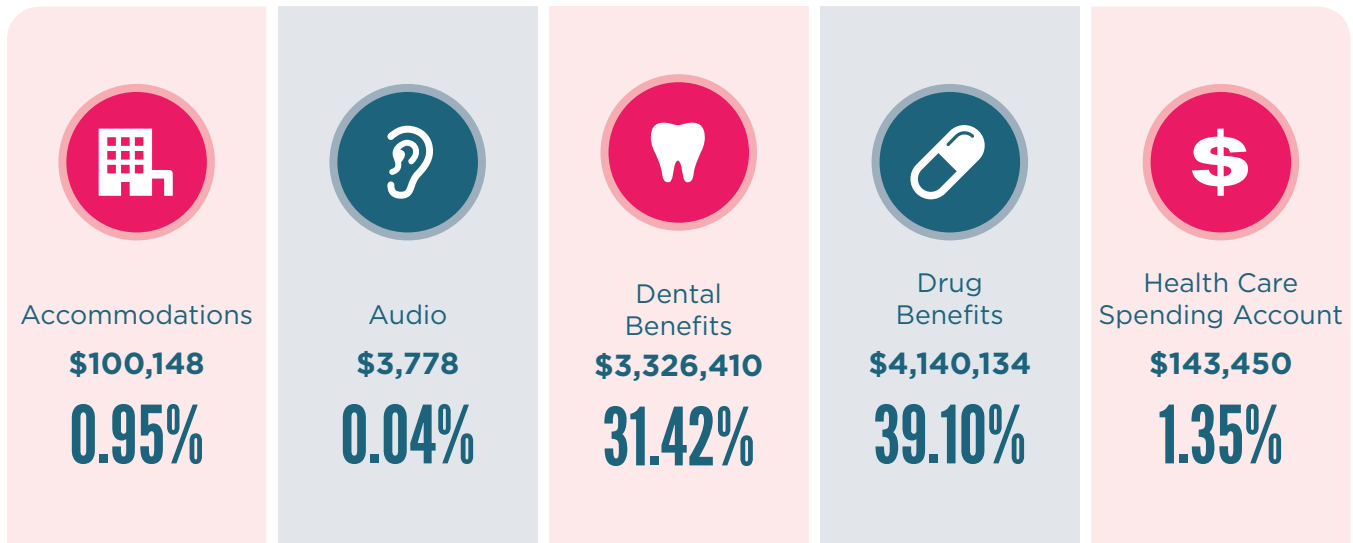
OASSIS MEMBERSHIP - STRONGER TOGETHER



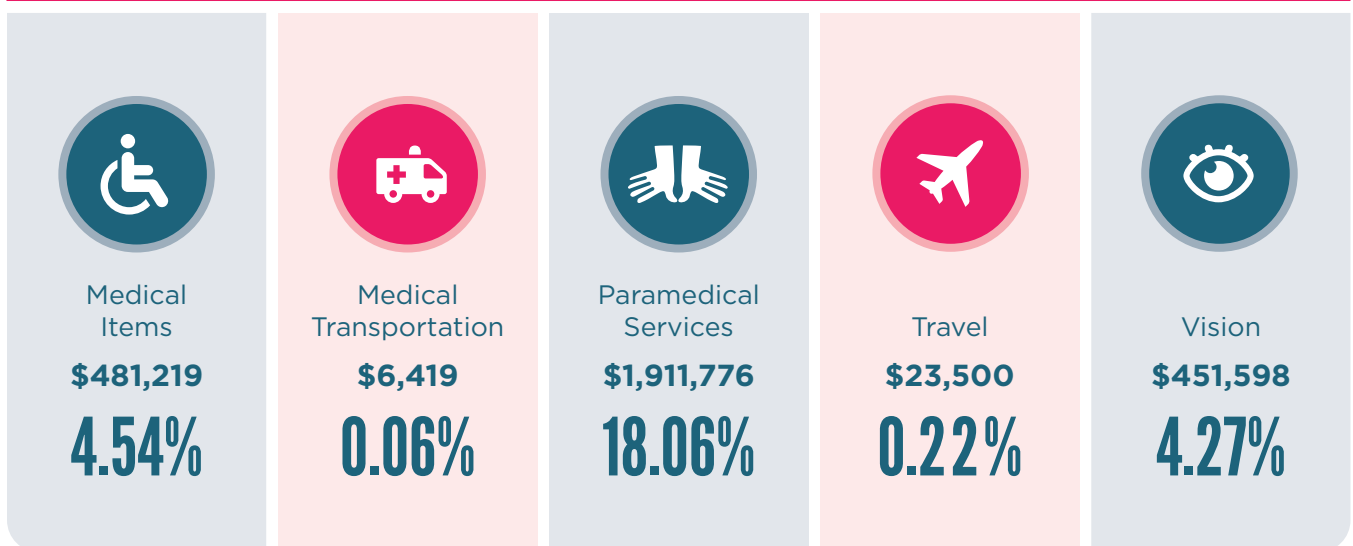
OASSIS is open to changing in order to provide services that organizations want and to keep pace with industry change. ”

CLAIMS OVERVIEW

APRIL 2019 – MARCH 2020
All OASSIS member groups combined

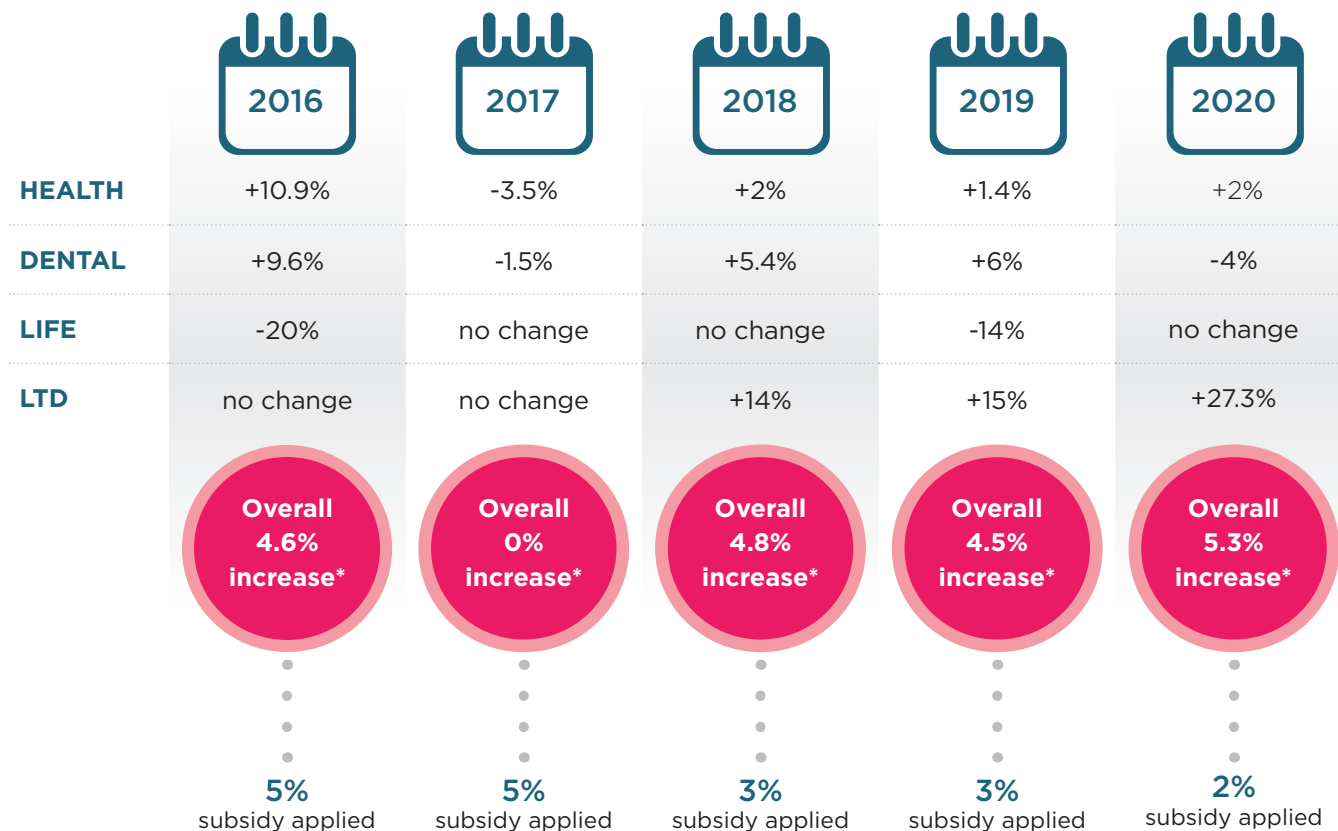


TOTAL \$10,588,435



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.

	2016	2017	2018	2019	2020
HEALTH	-7%	+5%	+6%	-2.2%	+6.3%
DENTAL	+6%	-3%	+3.4%	no change	+6.3%
LIFE	-20%	no change	no change	-14%	no change
LTD	no change	no change	+14%	+15%	+27.3%

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. This year we were able to offer a 2% subsidy to help offset the increases seen in some benefits.

Our direct customer service contact is excellent and quick to respond to emails inquiries/questions. ”

History through the eyes of our clients



Story by Beth Stern

During our 30th anniversary year, OASSIS has taken the opportunity to look back at our history and the experiences of our member organizations and influential Trustees.

Beth Stern, Vice-President, Community Services at Better Health and a founding Trustee and chair of the OASSIS Board, took the time to reflect on becoming involved with OASSIS, its foundations and what has made her most proud through these many years.

“I simply cannot believe it has been 30 years! Lucky if I remember much at all from that time...

At the time I was involved with a now-disbanded, loosely organized federation of Toronto community-based seniors' agencies. One of the issues that kept coming up was the lack of insured benefits for the employees of these agencies, many of which were very small and so not really able to utilize traditional insurance companies – many of whom would not even consider an agency with under 10 employees. The cost was also usually prohibitive.

Lack of employee insured benefits for small agencies was also a deterrent in employing and retaining qualified and professional staff.

An idea was broached for an insured benefits plan that would be “just for us”: a non-profit concern that would offer quality, but with competitive premiums. A small group of us from three associations formed a Board, did research and eventually employed professional consulting assistance to advise over building a plan that would offer both flexibility and affordability.

Thirty years later, OASSIS is a stable, self-governing and operating entity which retains its affordability and offers customized plans to its members. The partnership with provincial associations for seniors' agencies continues, but members now come from a broad range within the community-based sector.

I am most proud of having watched the growth both in terms of agencies who have joined, and the ever-broadening range of benefits offered – still watching out for the interests of the non-profit sector.”

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

OASSIS SPONSORING ORGANIZATIONS

Ontario Community Support Association (OCSA)

Older Adult Centres' Association of Ontario (OACAO)

OASSIS PREFERRED PARTNERS

Alberta Police-Based Victim Services Association (APBVSA)

British Columbia Hospice Palliative Care Association (BCHPCA)

Hospice Palliative Care Ontario (HPCO)

National Campus and Community Radio Association (NCRA)

Saskatchewan Association of Police-Affiliated Victim Services (SAPAVS)

Swim Alberta

Volunteer Alberta (VA)

Volunteer B.C.

Volunteer MBC



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