



# WHY EMPIRE LIFE?



## Group benefits simple, fast and easy

You're busy! So we focus on saving you time—we think things through, remove complexity, offer flexibility, and make it easy to get the information you need. We aim to be Canada's most convenient insurance company.



## Cost-effective, innovative, and flexible products you can trust

Small and medium-sized businesses need benefits that are flexible, sustainable, and cost-effective—and that help employees take good care of their health.

Our mental health solutions including Mental Health Navigator, telemedicine, and Teladoc Medical Experts (formerly called Best Doctors) are automatically included in our extended health benefits at no extra cost.

Our 5 + 5 drug plan solutions have five areas of built-in cost management and expert health management, plus five areas of choice—for flexible plan design. It's all about helping our customers create drug plans that are right for their business, while encouraging plan members to make smart, efficient choices.

We promote long-term pricing stability by offering benefits that are fairly priced.



## A proudly Canadian company specializing in small to medium-sized companies

Operating for nearly 100 years, we have a deep understanding of the solutions that will help your customers attract and retain the right talent. We're a medium-sized business ourselves and are proud to have been voted among Canada's Top Employers in 2020 and 2019<sup>1</sup>.

We were also named Life and Health Insurer of the Year in 2019, 2018, and 2016<sup>2</sup>.



## Driven by innovation and digital connectivity

Technology is continuously evolving and so are we. We make benefits simple, fast and easy for plan administrators with our Portals that deliver real-time connectivity. Our eClaims real-time adjudication and provider-submitted claim solutions give employees a fast and easy claiming experience.

We offer our distribution partners choices when it comes to roles and responsibilities—and our advanced technology makes it easy.



## Excellence in disability claims management

As the COVID-19 pandemic subsides, it's leaving three healthcare challenges in its wake that are causing more and more employees to go on long-term disability leave: Mental health problems; diseases being caught later—when they are harder to treat—due to delays in diagnosis and treatment; and long-COVID. These are challenges facing more and more employers—and they're likely to grow, even as the pandemic subsides.

While we can't stop the rising tide of claims, we can make sure we have the right tools to deal with the increased volume. Our focus on innovation means we're constantly researching and enhancing tools and techniques. Our goal is to deliver the right personalized support at the right time; help people navigate the healthcare system; and resolve non-medical issues that are getting in the way of a sustainable return to work. We use a wide range of tools including pharmacogenomics, online cognitive behavioural therapy, Medical Confidence (healthcare navigation specialists), psychosocial analytics (The Claim Lab), and Mental Health Navigator.

Above all, our dedicated, passionate disability management experts focus on healthy outcomes and timely communication. Customers and their employees know what to expect and feel well supported.



## A great online experience

Our advisor and plan administrator sites make it easy to get the information you need—when you need it. Technology is constantly evolving. So are we—always enhancing our digital capabilities to give you an even better experience.



**We'd love to tell you more! Call your Empire Life account team to explore the benefits of placing business with us!**

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<sup>1</sup> Independent survey conducted for Forbes. See [www.forbes.com/canada-best-employers](http://www.forbes.com/canada-best-employers). <sup>2</sup> 2019, 2018 and 2016 Insurance Business Awards

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