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GROUP INSURANCE
SOL*EX*

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THE *CUSTOMIZED* GROUP INSURANCE SOLUTION FOR SMALL AND MEDIUM-SIZED BUSINESSES

A PARTNER YOU CAN TRUST.

INDUSTRIAL ALLIANCE
INSURANCE AND FINANCIAL SERVICES INC.

A small and medium-sized business (SMB) requires special attention in order to grow. To effectively navigate in a competitive economic environment, it needs custom-designed tools that meet its specific needs. A group insurance plan is a major asset in the recruitment and retention of qualified employees. For the benefits of such a plan to be maximized, it must be designed to target the needs of each business.

Industrial Alliance's SOL*EX* plan is **customized** to meet each group's requirements. In fact, it offers a wide range of personalized benefits and services.

We're there for you, every step of the way, keeping pace with the growth of your business.

SOL*EX*: FEATURES THAT SET IT APART

A customized plan that can accommodate your changing needs

Whether your needs involve basic or enhanced coverage, SOL*EX* keeps pace with your SMB as it grows and develops.

Web@dmin

This user-friendly tool enables plan ***administrators*** to:

- View/modify member information, salaries and coverage
- Enrol new employees
- Perform mass salary changes
- Calculate taxable benefits
- Access billing, contracts, booklets and other documents

It enables ***participants*** to:

- View coverage information
- Access a summary of their benefits
- Check the status of their claims
- Obtain the amounts of claims submitted minus any paid amounts that are tax deductible
- Get updated information on their Health Spending Account
- Access Webhe@lth, a site dedicated to health and wellness

Webhe@lth

Webhe@lth is a health and wellness online resource that provides information on a variety of work/life related topics. Effective and user-friendly, Webhe@lth encourages a healthier lifestyle and helps identify ways to improve your health.

Posaction® Plus

Posaction® Plus is a comprehensive management assistance program. It provides managers with information, training and a telephone coaching service that can help them deal with various HR management situations and issues. For example, employees who are having problems may be given access to a confidential professional assistance referral service.

Customer Service

Dedicated representatives experienced in handling SMB needs are available to answer your questions.

- Call centre accessibility from 7:30 a.m. to 8:00 p.m. ET
- An interactive response system is available 24/7 to provide information on claims

Electronic Transactions

- ESI Drug Card (direct or deferred payment)
- Electronic submission of dental claims
- E-notification of reimbursement and direct deposit available for all benefits, except for life and accidental death and dismemberment insurance

Disability Management Program

Our program gives the employer access to a range of customized services that make it possible to:

- Monitor an employee's medical situation while respecting the standards for privacy and the protection of personal information
- Provide the appropriate medication, treatment and support
- Help the employee resume his/her activities as soon as possible.

Guaranteed Rates

Upon enrolment in the SOL*EX* plan, you are protected from market fluctuations. Your rates are guaranteed against any increase for a period of 16 months.

Extension of Survivor Benefits

Upon the death of an employee, dependent coverage is extended for a period of 24 months with no premium payment.

Cost Plus Agreement

This plan makes it possible to offer key employees the reimbursement of medical expenses that are not eligible under the basic contract, without having to extend the plan to all employees. Cost plus medical expenses are paid with pre-tax dollars, which is financially advantageous to you, the policyholder. Plan costs are manageable since they are payable for the target group of participants only.

Eligibility Criteria

- Groups of 10 to 50 employees
- Employer-employee relationship
- Minimum of one year in operation
- Minimum employer contribution of 25% of the total premium
- Family business with no more than 50% of participants from the same family
- Permanent full or part-time employees working a minimum of 20 hours per week
- Seasonal workers eligible
- Mandatory enrolment of eligible employees
- Dividends accepted under certain conditions

BASIC COVERAGE

Life and Accidental Death and Dismemberment

The financial security of loved ones may be compromised in the event of death or accident. To address this situation, SOL*EX* offers you coverage based on salary or on a fixed amount.

Dependents' Life Insurance

Dependents' life insurance provides the salaried employee, who is going through an already difficult time of bereavement, with financial assistance that can be applied to such financial obligations as funeral or childcare expenses.

Employee's and Spouse's Optional Life Insurance

The flexible SOL*EX* plan offers customized life insurance coverage that accommodates the supplementary needs of employees. It is even possible to increase individual coverage amounts.

Supplemental Health Insurance

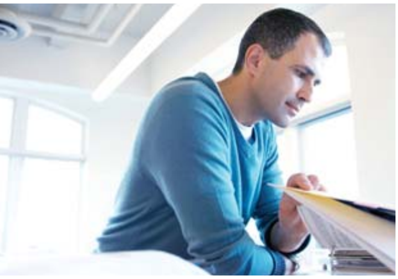
We understand that an insured's financial concerns may depend on his/her family status. For that reason, SOL*EX* offers health insurance that supplements the government plan, at individual, single-parent, couple and family rates, to meet the specific needs of each participant.

Best Doctors

Few situations in life are more challenging than being confronted with a serious medical condition. The stress and anxiety that come with such situations can be overwhelming, making it all the more difficult to get the medical information necessary to make the right healthcare choices. To help insureds make these crucial decisions, SOL*EX* offers the services of Best Doctors, a world leader in connecting people with the best medical expertise and care. Drawing on its database of 50,000 specialists from various fields of medicine throughout the world, Best Doctors makes it possible to obtain a second opinion about the diagnosis and medical care, in co-operation with the attending physician.

Short-Term Disability Insurance

SOL*EX* offers complete or integrated coverage for times when an employee has to be away from work due to disability. The integration of benefits with employment insurance benefits may be done in a variety of ways, through total or partial integration, or a supplemental unemployment benefit plan.

Long-Term Disability Insurance

During a disability due to illness or accident, the priority is to enhance the disabled employee's prospects for recovery. The SOL*EX* long-term disability insurance benefit reduces the financial burden associated with a lengthy period of absence from work. Our specialists facilitate the individual's return to work. Depending on the nature of your business, it may be possible to obtain minimal coverage without medical evidence.

Dental and Vision Care

Dental and vision care are benefits that contribute to employee engagement and loyalty. For this reason, SOL*EX* can customize them to meet your specific requirements.

ENHANCED COVERAGE (optional)

Trip Cancellation Insurance: Connection™

Because people are travelling more frequently now, SOL*EX* offers you Connection™, a trip cancellation insurance that provides protection against unforeseen circumstances.

Home Care Insurance: Relief™

As a result of developments in our healthcare system, we are obliged to rely on new and complementary solutions when health problems arise. With this in mind, Industrial Alliance has developed Relief™, a home care insurance product that offers peace of mind to individuals recovering from a hospital stay or a day surgery.

Critical Illness Insurance

The diagnosis of a critical illness, such as cancer or multiple sclerosis, represents a significant financial challenge. However, very few people save money to cover all the costs that may arise in such a situation. The SOL*EX* critical illness insurance product makes it possible for employees to take the time they need to recover, while maintaining their quality of life and that of their family members.

Employee Assistance Program (EAP)

Balancing family and career responsibilities in today's fast-paced world can be challenging. To alleviate the pressures associated with those challenges, the EAP gives employees access to professional resources that they can use when dealing with problematic situations concerning their work, family or finances.

Description of Industrial Alliance

Founded in 1892, Industrial Alliance is an industry leader in insurance and financial services in Canada. Known for its financial strength and dynamic approach, Industrial Alliance is a major financial institution with operations across the country.

Focusing on Your Needs

Industrial Alliance Group Insurance offers a wide range of traditional and specialized group insurance products designed to meet the individual needs of each client.

Our goal is to stand out in the market in three ways:

- **Accessibility:** We have sales and service teams in all regions of Canada, and our underwriting process takes local conditions into account.
- **Attentiveness and flexibility:** The importance we place on the needs of our clients means that we are able to develop simple and effective solutions to meet these needs.
- **Superior service:** Our clients want service that meets their needs and expectations quickly and effectively, as well as state-of-the-art technology tools, at competitive prices.

Industrial Alliance's Group Insurance Offices

For additional information on Industrial Alliance's products and services, contact one of our account executives in the office nearest you.

Montreal
514 499-3750
1 877 499-3750

Quebec
418 684-5205
1 800 463-7274

Halifax
902 422-6479
1 800 255-2116

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F54-861A(10-02)