

White Willow Benefit Consultants Incorporated 212 – 86 Ringwood Drive, Stouffville, Ontario L4A 1C3



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What's causing the increase of stress, anxiety and depression? 59% say it's work pressure.

~ Desjardins Survey on Health 2006

## what is a white willow?

A White Willow is a large deciduous tree with beautiful white toned leaves. It is tough and protects anything that comes under its large boughs. An extract of its willow bark, called salicin, is a renowned natural remedy for aches and fevers.

Like the tree, the team at White Willow Benefits Consultants is strong in their knowledge, and is committed to making benefit design and plan management painless for our clients. We will embrace your needs and protect your interests.

## come under our care

Mental health issues are very prevalent today with 51% of Canadians saying they have been personally affected by a mental illness or know someone who has.

## who we are

Talent shortages. An aging population. Higher cancer rates. Increased mental health issues. This is the new normal in Canada's labour market. What does it mean for employers? The cost of employee benefit plans are higher than ever before, medical needs are changing and profitability is being impacted.

Enter White Willow. A new concept in benefit plan design and management. We work for you – independent of any insurers or clients. We are seasoned experts with objective advice. We take the guess work out of plan design to deliver the most meaningful coverage possible. As consultants, we negotiate with your insurers to reduce costs, resolve issues and advocate what matters to you and your employees.

Our personalized service is renowned in the industry – come under our care, and we'll show you why.

It's a fact – our population is aging and the talent demographic is evolving. A labour shortage is imminent.

## what we do

White Willow provides the benefit plan services **you** need. We identify with your company and become involved in your business to ensure the success of your benefit program. We will educate you on benefit options, provide industry insights and help you understand the unique needs of your employees.

Our roots lie in the design and management of group insurance programs, and benefit plan negotiation.

### ■ Benefit Plan Design

Developing the right benefit plan requires a deft touch. There are multiple considerations, infinite solutions and difficult choices. At the heart of the plan are the uniqueness of your company and the needs of your employees. ***This is what matters to us.***

That's why we design customized plans that reflect your compensation strategy, corporate objectives and philosophy, while ensuring risk management and cost control.

For 2007, IMS Health reports:  
There were nearly 3.5 million visits to doctors in Canada. 422 million prescriptions were dispensed. Prescription drug sales increased by 6.3%.

charitable organization committed to improving the health and economic circumstances in the poorest communities in the world. With current projects in Mali, West Africa and Bolivia, South America, HATN provides volunteer and financial support and works in partnership with local leaders to provide access to medical care and improve quality of life.

White Willow provides financial support and Cathy and Chris travel to Mali and Bolivia as members of the volunteer team. HATN's most recent effort saw the completion of a six year project to build and staff a medical centre in Mana, a small village in Mali. HATN volunteers also provided much needed vaccinations to women and children, distribution of malaria nets, and health education. For most of the 7000 villagers, this was their first vaccination and visit with a doctor. Final touches in Mana will include a trade school and improved access to clean drinking water. HATN's efforts will continue with a similar project in a new community within Mali.

A Manulife Financial report cited cancer as the third-leading cause of long term disability in 2006.

## our clients say

"White Willow is a small boutique firm with an enormous amount of knowledge and capability. The small team size allows everyone to be familiar with our account. That means whenever I call, if the person I'm looking to speak to is unavailable I can still get the answers I need."

"White Willow is very knowledgeable in the field of healthcare and group benefits. Their amicable nature makes them a pleasure to deal with!"

"White Willow commits to following projects through with their clients. If a solution isn't immediately apparent they have the ability to "think outside the box" and ensure their client's desired outcome is reached."

## lending a hand

Our desire to help extends far beyond Canada, to Africa and Bolivia. Cathy and Chris are actively involved with a grass roots organization called Hands Across the Nations. HATN is a Canadian

IMS Health reports that cancer drug sales have increased 18% annually and forecasts that oncology will become the largest therapeutic class globally by 2010.

### ■ Negotiation with Unions and Insurers

We know negotiations can be time-consuming, challenging and even painful. So let our experts guide you. We can provide assistance in costing benefit demands, suggest alternatives for counter-offer purposes and review insurance policies to ensure compliance with collective agreement wording.

### ■ Comprehensive Renewal Analysis and Reports

We believe you cannot manage what you haven't measured. Through analysis, we provide you with a clear picture of your claims situation and what's driving your costs. There will be many options to explore, but we will help you choose the right tools, while empowering you to make coverage and funding decisions that work.

### ■ Employee Communications

Studies show that the vast majority of employees don't understand the financial stake that their employer has in their benefit plan. This is why we conduct employee information sessions that ensure plan members better understand their benefits, the associated costs and their role in containing those costs.

#### Our other services include:

- Market Surveys
- Underwriting and Funding
- Employer/Employee Communications
- Health Promotion
- Human Resource Consulting
- Disability Management
- U.S. Benefits
- Actuarial and Pension Services

#### For Our Clients' Eyes Only

Our Client Resource Centre is a valuable online toolkit of industry knowledge.

- Employment law and legislative news
- Administrator manuals and forms
- Access to healthy workplace publications
- Access to information on the latest prescription drug, dental and disability trends

The Conference Board of Canada found that more than 20% of Canadians will be over the age of 65 by 2025 and immigration will account for 100% of the labour market growth.

## our partners

When our clients need access to a specialized service, they get it... immediately. We are connected to a vast network of industry experts who share our commitment to high standards in client service. Our partners provide:

- Innovative drug plan management combining the clinical expertise of pharmacists with IT
- Occupational/non-occupational disability management and rehabilitation services
- Identification of key health cost drivers, insight into drug utilization and the future impact of new medical technology
- Consultation in dental plan design, insurer auditing, disputed claim resolution and provider profiling

Benefit plans can address skills shortages. In fact, more than 65% of Canadians aged 55+ said a prescription drug plan will keep them working longer, while 61% said a dental plan would do the same.

~ sanofi-aventis Healthcare Survey 2007