

Why Wawanesa: Group Benefits

Wawanesa

Choose Wawanesa

A 100% Canadian-owned and operated mutual insurer

- Local expertise with responsive service
- Focused on employee well-being
- Modular and customizable Group Benefits for all types of business
- Strong financial rating (A – Excellent) by A.M. Best



Our focus
Growing together

Strong financial performance and consistent growth:

- Maintaining financial strength and stability through good times and bad
- Making decisions through strong leadership backed by a head office in Canada
- Rewarding our members by reinvesting returns to maximize value

2024 Benchmark

Gross Written Premium

\$4.0

Billion (CAD)

Net Income

\$443

Million (CAD)

Financial Rating

A (Excellent)

A.M. Best

2025 Group Targets

Gross Written Premium

\$225

Million (CAD)

Annualized New Business

\$40

Million (CAD)

Choose Wawanesa



“She talked to me like I was a real human being, and she gave me a number that went directly to her. She made it really easy to get to her and to talk to her, and I think that’s exactly what I needed.”

- Wawanesa Plan Member

What’s in it for you

- Strong team retention
 - Less than 1% turnover in last 2 years
- Expert Case Managers (CMs)
 - National CMs have completed Queens Mental Health Certification and Mental Health First Aid
- A one-case-manager approach
 - Low CM caseloads of 60-65
- Internal and external (independent) audit scores over 90%
- Weekly case conferences with Claims Specialists

Choose Wawanesa
Customize your plan

Flexible and cost-effective ways to enhance your benefits:

- Health Care Spending Account (HCSA) – plan members can cover medical expenses
- Personal Spending Account (PSA) – let plan members decide how to invest in their wellness
- Cost Plus – solve "one-off" claims situations with top-up coverage
- Employee Assistance Program (EAP) – provide members with advice on personal- or work-related issues
- Telemedicine – convenient access to physicians without leaving the home
- Expert Medical Services – access to medical care to get the right diagnosis

Managing your group benefits is easier than ever. Plan Sponsors can administer their plan with our self-service tools, and Plan Members can manage their benefits any time, anywhere, with our online claims site and mobile app.

Focused on well-being

1

Serving the needs of all communities

- Our Case Management team actively participates in customer service training, mental health training, and Indigenous Care services.

2

Robust treatment and recovery support

- Our mental health training includes trauma, motivational interviewing, and diagnosis-specific information sessions.
- We invest in mental health tools such as Metrics, Medaca, and IME.

3

Rehabilitation for mental health and physical claims

- Focus on function, proactive case management, early intervention, and empathy
- We identify needs and alternatives for both mental health and physical claims, with gradual and safe return to work options.

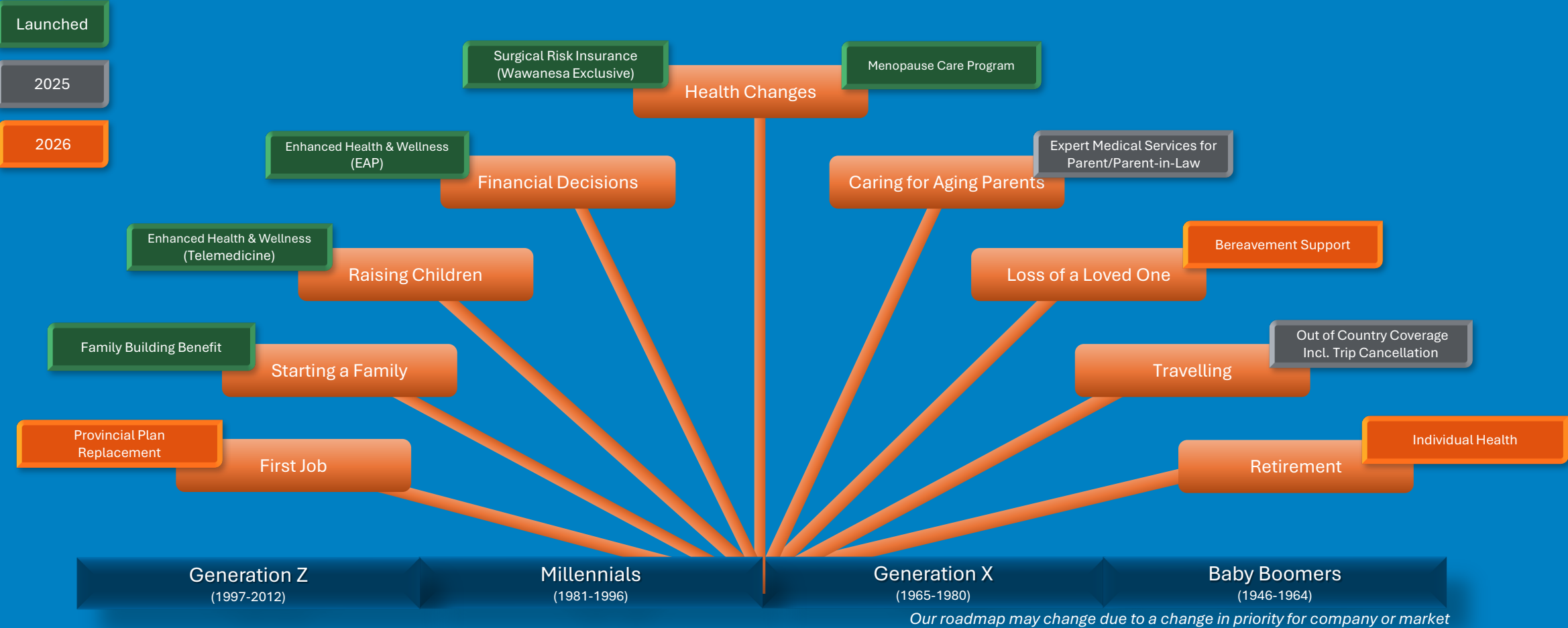


“They are patient, sympathetic, and very understanding of what the people they are speaking with are dealing with or going through. She was professional, very helpful. It’s nice to have someone who kind of understands, who guides you, tells you what to do rather than trying to figure it out yourself.”

- Wawanesa Plan Member

2025/2026 Group Product Roadmap

Coverage for all of life's important milestones



Choose Wawanesa

Our claims experience promise

- **Personalized case management**
 - Case management succeeds when members trust their case manager. We maintain low caseloads to foster these essential relationships.
- **Continuity of care**
 - Plan Members who transition from Short-Term to Long-Term Disability maintain the same case manager throughout their claim.
- **Prompt decisions**
 - Claims processed within 5 business days for Short-Term Disability and 10 business days for Long-Term Disability.
- **Sponsor support**
 - Plan Sponsors receive the same level of support, including 24/7 access to our online portal.

“It’s very stressful when you’re going on short term leave, and it’s not something anybody wants to do. I was very impressed. We were really surprised at how well everything went with the process. It’s very smooth, no problems, great communication.”

- Wawanesa Plan Member

Your claims journey

Distributor
Submits NOC

Member completes
and submits claim

Claims Specialist pays
out and manages claim

1

2

3

4

5

6

Claims Specialist
evaluates NOC and
sends claim form
1 business day

Claim Specialist
adjudicates claim
2-10 business days

Claims Specialist
closes claim

Choose Wawanesa

Solutions and services snapshot



Health & wellness

- Employee Assistance Program (EAP)
- Telemedicine
- Comprehensive mental health tools
- Expert Medical Service (EMS)
- Flexible spending accounts (HSA, PSA)



Core insurance

- Life insurance
- Critical illness coverage
- Comprehensive health & dental plans
- Short and long-term disability



Business solutions

- Tailored options for small, medium, and large organizations
- Specialized small business packages
- Business Assistance Program (BAP)*



Plan sustainability

- Hybrid Disability programs
- Accident & Serious Illness Disability coverage



Diversity, Equity and Inclusion (DEI)

- Family building insurance
- Surgical Risk insurance
- Menopause care program

*BAP available on selected groups.

Community

It's the essence of who we are



Climate Champions

- \$2 million annually to organizations on front lines of climate change



Wildfire Grants

- 10 grants of up to \$15,000 each to communities across Canada (annually in partnership with FireSmart and ICLR)



Local Grants

- 13 grants of \$250,000 each in 2024 to support climate resiliency



My Community Day

- Paid work time for our employees to give back to their community and receive \$100 to donate to a charity or non-profit organization of their choice



United Way

- Employees across Wawanesa come together each year to support local UW organizations. Our donation matching program doubles every employee contribution.



Sustainability Promise

- As a mutual and purpose-led company, we're committed to helping build a more sustainable, climate-resilient future for our members and communities.

