

2018

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**CREDIT UNION**  
NATIONAL  
BENEFITS  
*my health. my plan.*

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SATISFACTION  
SURVEY  
REPORT

# and the survey said...

In April, we conducted a survey with all 110 Credit Union National Benefit Plan Participants to obtain your thoughts and opinions on Credit Union National Benefits and to use your input to help us improve Credit Union National Benefits in ways that matter most to our Plan Participants. We surveyed CEOs and Plan Administrators and we also spoke to non-plan participants across the country to find out what was important to them when selecting a benefits' provider and to see if they would be interested in learning more about the Credit Union National Benefits offering.

Bringing you the best value in the marketplace is one of the main drivers of our new governance model. Sharing these results with you is what good partners do. We are proud of the results and are motivated to find more ways to surpass your expectations. The overall participation was 31% of CEOs and 38% of Plan Administrators, we are indebted to the survey participants who completed the survey.



## OVERALL SATISFACTION RATING BY: CEOs & PLAN ADMINISTRATORS

*We are focused on significantly increasing the number of Plan Participants who are "Very Satisfied", which means doubling down on value, service, and plan offerings.*

## WE ASKED CEOs TO RATE THEIR OVERALL SATISFACTION WITH CONTROL & FLEXIBILITY OF THE PLAN

*This question was very important to us because we believe that at the core of our value proposition is the fact that we offer individual plans while leveraging the size of the Plan. Credit Union National Benefits is the only provider who can offer this to credit unions and affiliated organizations. If you want to know more about our unique ability to customize your benefits, reach out to us at: [info@creditunionbenefits.ca](mailto:info@creditunionbenefits.ca)*



## WE ASKED CEOs & PLAN ADMINISTRATORS TO GIVE US AN OVERALL RATING ON THEIR SATISFACTION WITH THE SERVICE PROVIDED BY CREDIT UNION NATIONAL BENEFITS

WE ASKED **PLAN ADMINISTRATORS**  
TO RATE OUR **SERVICE PROVIDERS**



GWL ramped up their responsiveness for Plan members by adding dedicated personnel and the difference has been significant and well recognized by survey participants. LTD claims experience has benefited from additional resources and education and additional support has been added for Plan Administrators to help employees get back to work sooner. We are aiming for an even higher rating in our next survey and if you have ideas on how we can improve right now, reach out: [info@creditunionbenefits.ca](mailto:info@creditunionbenefits.ca)



Our new governance model includes an expanded role for Mercer. Each Plan Participant has a Mercer consultant to personally ensure they have the plan that is best for them. This has directly resulted in Plan Participants receiving the best value and having access to leading edge expertise. As a strategic partner, they are committed to raising the bar even further and extending their 'Excellent' rating. Mercer is also responsible for growing the Plan. Growth is essential to our goal of being able to leverage the size of the Plan while still offering individual benefit solutions. Currently we are the largest buying group of benefits for credit unions and their associated organizations in Canada.



While not all Plan Participants have Shepell as their EAP provider, for those who do use them, they ranked them highly on the services received. In addition to EAP support, Shepell is one of Canada's largest workplace learning firms offering over 100 programs, workshops and seminars including the many of the webinars that Credit Union National Benefits has offered in partnership with them.

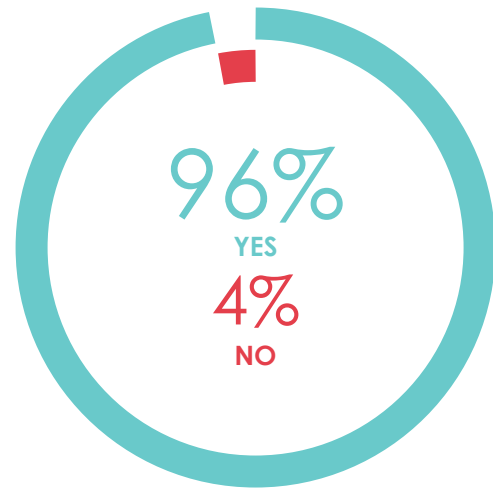


OVERALL SATISFACTION WITH THE CREDIT UNION NATIONAL BENEFITS **WEBSITE** – [WWW.CREDITUNIONBENEFITS.CA](http://WWW.CREDITUNIONBENEFITS.CA) - EXPERIENCE

**WHAT PLAN PARTICIPANTS VALUE MOST ABOUT THE PLAN:**

1. *Being part of a larger buying group*
2. *Service*
3. *Benefits*
4. *Price/Value*
5. *Expertise*

WE ASKED **CEOS** AND **PLAN ADMINISTRATORS** IF THEY WOULD **RECOMMEND** CREDIT UNION NATIONAL BENEFITS PLAN TO OTHERS AND WE ARE PRETTY THRILLED WITH THEIR ANSWER.



**TOP 5 REASONS CITED FOR RECOMMENDING CREDIT UNION NATIONAL BENEFITS**

1. *Coverages and flexibility in plan options*
2. *Service provided/Reliability*
3. *Competitively/reasonably priced*
4. *Good plan/good value*
5. *Purchasing power being part of a larger group*

## OTHER COMMENTS OF NOTE

Desire to **work with a “co-operative”**. We were encouraged to see that within this competitive marketplace that working with a co-operative was highly valued. As Credit Union National Benefits is the largest credit union/ affiliated organizations’ buying group in Canada for employee benefits, we are encouraged to see this value resonate.

**Service** remains a top deciding factor for our Plan Participants. We take that seriously. All of our service partners have increased their service ratings and are actively pursuing new ways to elevate service levels even higher.

**Transparency** is highly valued by our participants. It is a cornerstone value of our brand. We are taking opportunities like this to solicit your feedback, share it, and make changes that mean the most to you.

Mergers continue to be a fact of life for credit unions. Transitioning credit unions to new benefits plans can be unsettling for employees. We are looking for ways to get involved sooner in the merger process so that we can help you provide a smooth transition. Our Mercer consultants can also help you design the plan that maximizes value for your new entity. If a merger is in your future please contact us at:

[info@creditunionbenefits.ca](mailto:info@creditunionbenefits.ca)

## OPPORTUNITY AREAS IDENTIFIED

### WE ASKED WHAT COULD MAKE THE PLAN MORE VALUABLE TO YOU?

- Executive Plan designs for Executives
- Increased Dental
- Increased Growth
- Increased Retiree benefits

## TELL US MORE!

WE WANT TO LISTEN AND  
SURPASS YOUR EXPECTATIONS.

Email or call your Mercer consultant or our  
Executive Director, Heather Wagner at

1.902. 454.3110

[hwagner@aclsm.ca](mailto:hwagner@aclsm.ca)

and let us know what you are thinking and how  
we can improve.



# SURVEY WINNERS

*and the winners are:*

The winner of the CEO prize draw was **Bernard Gillis**, CEO of Provincial Credit Union in Charlottetown, PEI, who had a \$100 donation made in his name to the charity of his choice - **Camp Gencheff** - [www.campgencheff.com](http://www.campgencheff.com). Camp Gencheff provides an opportunity for special needs children, teens and adults to participate in a residential camping experience that allows them to develop physically and emotionally through a safe and fun camping experience.

The winner of the Plan Administrator prize draw was **Cheryl Ernest**, Beautiful Plains Credit Union, Neepawa, MB who received a \$100 Visa gift card.

CONGRATULATIONS TO OUR WINNERS  
AND MANY THANKS TO ALL WHO  
COMPLETED THE SURVEY