TECHNOLOGY PLATFORM

CLOUD COMPUTING WORKING FOR YOU

segic

Innovation in group insurance

About us

Segic is an innovative platform designed to meet the needs of the group insurance and employee benefits industry.

Its cloud-based design and SaaS (software as a service) access make it an ideal solution that you can benefit from quickly, by saving on the cost and effort of building computing infrastructure and developing software.

What's more, the **Segic** platform is updated, optimized and improved daily, to meet users' most innovative requirements.

Our team's passion and ambition

are focused on innovation in group insurance, to help you control costs, cut out intermediaries that add no value and improve services for participants.

Our mission

Segic's mission is to offer a technology platform and management services that allow organizations to take ownership of their group insurance and benefits plans. As a company, **Segic** is 100% dedicated to developing a cloud-based, software as a service (SaaS) technology platform to meet clients' need for innovative solutions.

COST CONTROL AND REDUCTION

The **Segic** platform and services are designed to automate management and administration and reduce the number of intermediaries, as well as delivering the benefits of the health and prevention services of Program G.

INNOVATION

Our approach is aimed at different aspects of group insurance, with the purpose of providing optimal plan management. Computing technology, artificial intelligence, automated processes and service-provider integration are just some of our innovation targets.

SERVICES FOR PARTICIPANTS

Our platform is designed to keep pace with market developments in order to support your participants' needs. Self-service, health-management support, access to personal files and a simple claims submission procedure are just some of the areas we are continuously improving.

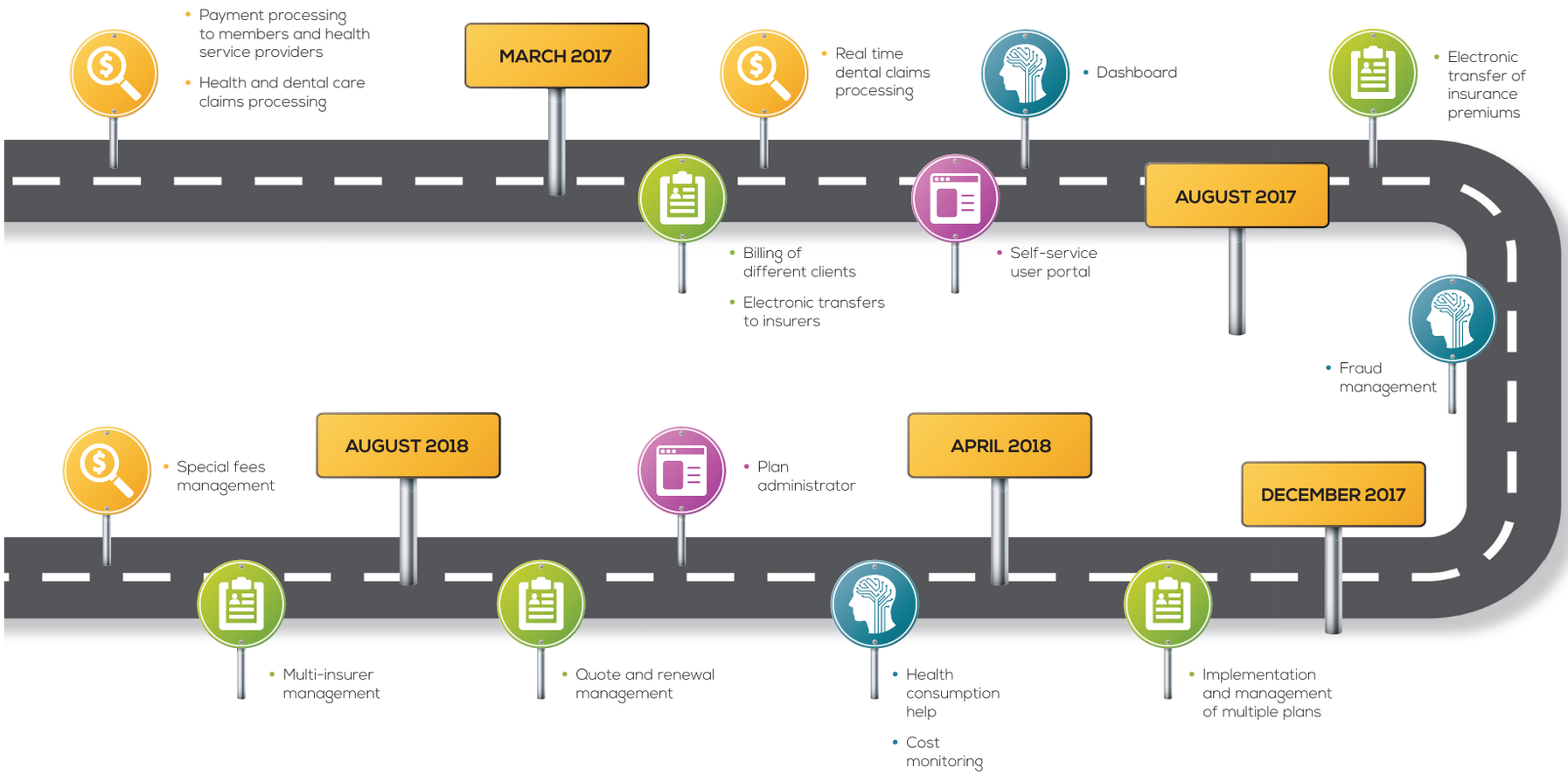
KNOWLEDGE MANAGEMENT

We offer an extensive set of tools and services to serve clients, actuaries, brokers, insurance companies and plan participants, meeting their needs for analysis, understanding, discovery and guidance in their group insurance plan management.

Segic Platform 2017-2020

The **Segic** platform is cloud-based, delivered in the form of software as a service (SaaS). Its design allows us to update and improve it on a daily basis. No software, server or technology installation is required on the user's part.

The **Segic** platform is available at all times, from anywhere, from any internet-capable device (PC, tablet or smartphone). **Segic** is innovating in group insurance and benefits by leveraging Web technologies: the platform and its components are user-friendly, and simplified processes allow you to manage your group insurance and benefits plans efficiently and cost-effectively.



Portal

Artificial intelligence

Plan management

Claim adjudication and payment processing

Human resources

Our cloud services

PORTAL

The **Segic** platform is designed to facilitate interaction among plan participants, administrators and owners. That's why the portal is essential for delivering the best possible user experience and ensuring the internal efficiency of the administration team.

The portal is accessible from various types of devices (computers, tablets and smartphones). Among other things, the portal allows participants to:

- View and modify personal information
- View and modify coverage
- Submit claims
- View previous claims
- View the balance of the health spending account
- View yearly maximums
- Communicate effectively with administrators
- Simulate the impact of different changes on premiums

PLAN MANAGEMENT

This module is intended for administrators to easily manage participants and their coverage. The module is easy to integrate with payroll and HR systems, the CARRA program, SAGIP and banking systems for electronic payment of premiums. Its cloud-based design allows for easy decentralization of administration, giving the policyholder the tools they need to perform some or all administrative tasks, while delegating claims processing responsibilities to a third party.

ELECTRONIC EXCHANGES

Even if your organization is using a legacy system, web technology simplifies the various integration operations required to achieve agile management of your plan.

- Loading of client information
- Electronic data transfer to insurers
- Electronic transfer of insurance premiums

BILLING

Whether you are a union, a broker or an insurance company, billing is a key function. **Segic** offers a billing system that accounts for the complexities of your industry. The use of the latest web technology simplifies data aggregation, leading to transparent and easy to understand billing.

- Billing of different clients
- Multi-insurer billing
- Self-billing for different insurers
- Canadian tax management
- Special fees management

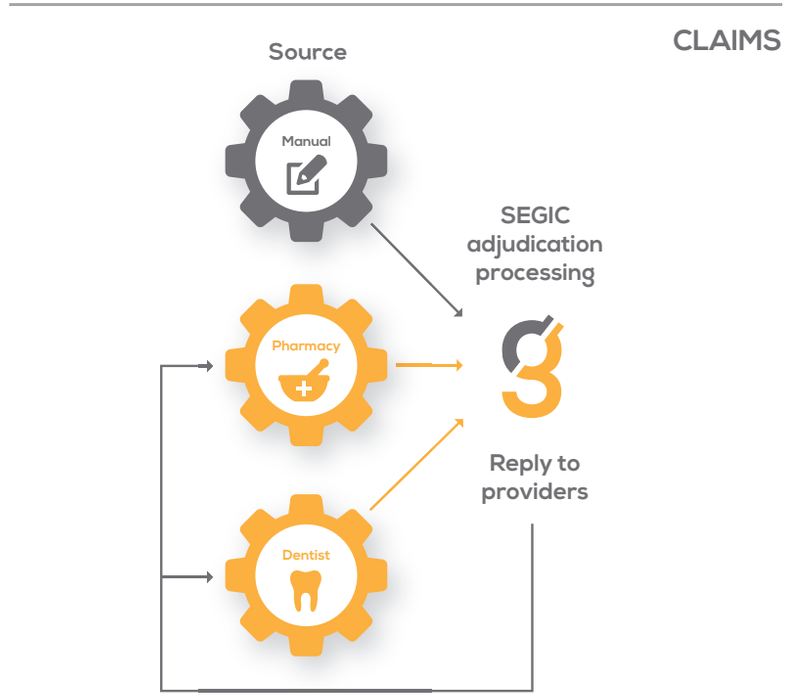
CLAIMS MANAGEMENT AND PAYMENT PROCESSING

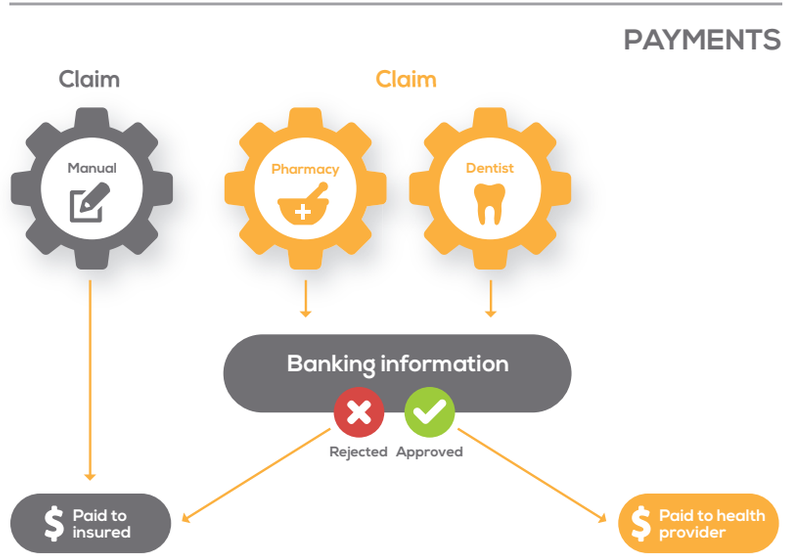
Segic provides real-time claims processing, whether submitted electronically by the health service provider or sent manually by the plan participant. Real time claims allow for efficient processing, with payments issued based on the strict rules you have set.

Artificial intelligence delivers an always-available tool to help your members or participants better manage their health service fees and to ensure that you pay the correct amount for legitimate claims.

Thanks to its cloud-based design, **Segic** can assign roles or permissions to members of the claims processing team, making decentralization possible.

Segic integrates with banking systems for reimbursements to plan participants and health service providers alike.





ARTIFICIAL INTELLIGENCE

In recent years, we have seen significant breakthroughs in artificial intelligence (AI) technology. Its potential is enormous. Through the continuous development of this module, **Segic** uses AI for:

- Fraud detection
- Identification of excessive claims
- Suggesting cost-control options to participants
- Communicating relevant information to guide participants for more enlightened management of healthcare costs
- Providing predictive information on future plan costs

DISCOVERY

Dashboard

This function provides a series of performance indicators (targets, internal or external standards, statistical benchmarks) designed to display the real-time evolution and general state of your group insurance plan. It also allows you to pinpoint the trends that will influence the consumption of health services over the short, medium and long term.

Reports

Detailed, dynamic follow-up reports, available in real time, help the policyholder or the plan administrator to better understand plan-related activities and quickly detect healthcare trends or changes in drug consumption.

Program G

Program G offers organizations a bundle of innovative services for the proactive management and support of their group health program.

A group health program is a crucial strategic component of your group insurance plan, because it helps your organization integrate health and wellness into a cohesive human resources and employee benefits approach that produces measurable results.

Thanks to the many services in its toolbox, Program G makes it possible for you to build your own group health program.

FAIR VALUE INSURED

When carefully developed to have a positive impact on your employees' health and wellbeing, a group health program will inevitably have a tangible impact on the portion of the risk covered by an insurer.

PLAN MANAGEMENT

This module, for administrators who are operating in self-management mode, makes it easy to manage participants and their coverage.

CLAIMS MANAGEMENT AND PAYMENT PROCESSING

Segic provides real-time claims processing, whether submitted electronically by the health service provider or sent manually by the plan participant.

HEALTH AND WELLNESS SERVICES

This is a relatively broad area. With Program G, we limit ourselves to services that have measurable positive impacts on your group health program.

PREVENTION

Our technology platform actively supports the various prevention services we offer as part of Program G.

CONNECTED HEALTH

Connected health, integrated with Program G, is an essential tool for participants who wish to take advantage of preventive medicine or who have chronic health problems.

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Jun Jul Aug Sep Oct Nov Dec

Methodology

Our agile methodology is seamlessly integrated with our Application Lifecycle Managament (ALM) process, our cloud platform and the Software as a Service (SaaS) delivery mode. Our near-daily feature launches, bug fixes and platform improvements are supported by a proven methodology that allows us to meet our exacting quality, security and velocity standards.

Application Life Cycle Management (ALM)

Our ALM deployment framework helps us manage the life cycle of the **Segic** platform. It covers business requirements management, programming, software architecture, testing, quality assurance, software maintenance, change management, continuous integration, project management and version management.

Scrum agility and project management

Our project management framework is based on Scrum agility. This framework comprises definitions of roles, meetings and artifacts. Our Scrum agility identifies three roles :

- The product owner, responsible for the vision of the final product
- The Scrum master, who ensures application of the methodology
- The development team, which builds the product

The life of a Scrum project is paced by a set of meetings that are clearly defined and strictly time-limited.

Acquisition

SEGIC PLATFORM

The **Segic** platform is provided in the form of software as a service (SaaS). This acquisition mode allows you to use the Segic cloud platform autonomously to manage operations related to your group insurance plan. This approach makes it possible for a team of administrators, claims processors and payment processors to easily manage several group insurance plans at once – potentially a very interesting business opportunity.

PLATFORM COST

Thanks to our simple billing model, you pay **Segic** for use of its platform based on a percentage of your group insurance premiums. What's more, the support team provides personalized guidance for launching your operations, as well as long-term help with any management issues or questions that might arise.

Case study

Quebec's provincial police union, the Association des policières et policiers provinciaux du Québec (APPQ), was one of the first organizations to adopt the **Segic** platform. This client uses the platform in self-management and self-insurance mode, serving more than 9,000 participants out of a total of approximately 25,000 people who benefit from our services.

THE ASSOCIATION DES POLICIÈRES ET POLICIERS PROVINCIAUX DU QUÉBEC

Issues ★★★

The client's problems included an inadequate portal, deferred payments and overly complicated reports.

Solutions ★★★

The APPQ acquired an integrated, cloud-based platform in SaaS mode, to equip itself with a solution that would evolve with its needs.

Results ★★★

- Better security
- Direct payment processing
- More efficient adjudication and plan administration
- Ability to remove intermediaries

Our management team

DANNY BOULANGER
CEO

ROGER GRONDIN
VP operations

ANGELO CICIOTTI
Director, Project Implementation

MICHEL GOYETTE
VP finance

DAVID LACHAPELLE
Product Owner

PATRICK LEMIEUX
IT development manager

ALEX ST-LAURENT
Team leader,
platform development

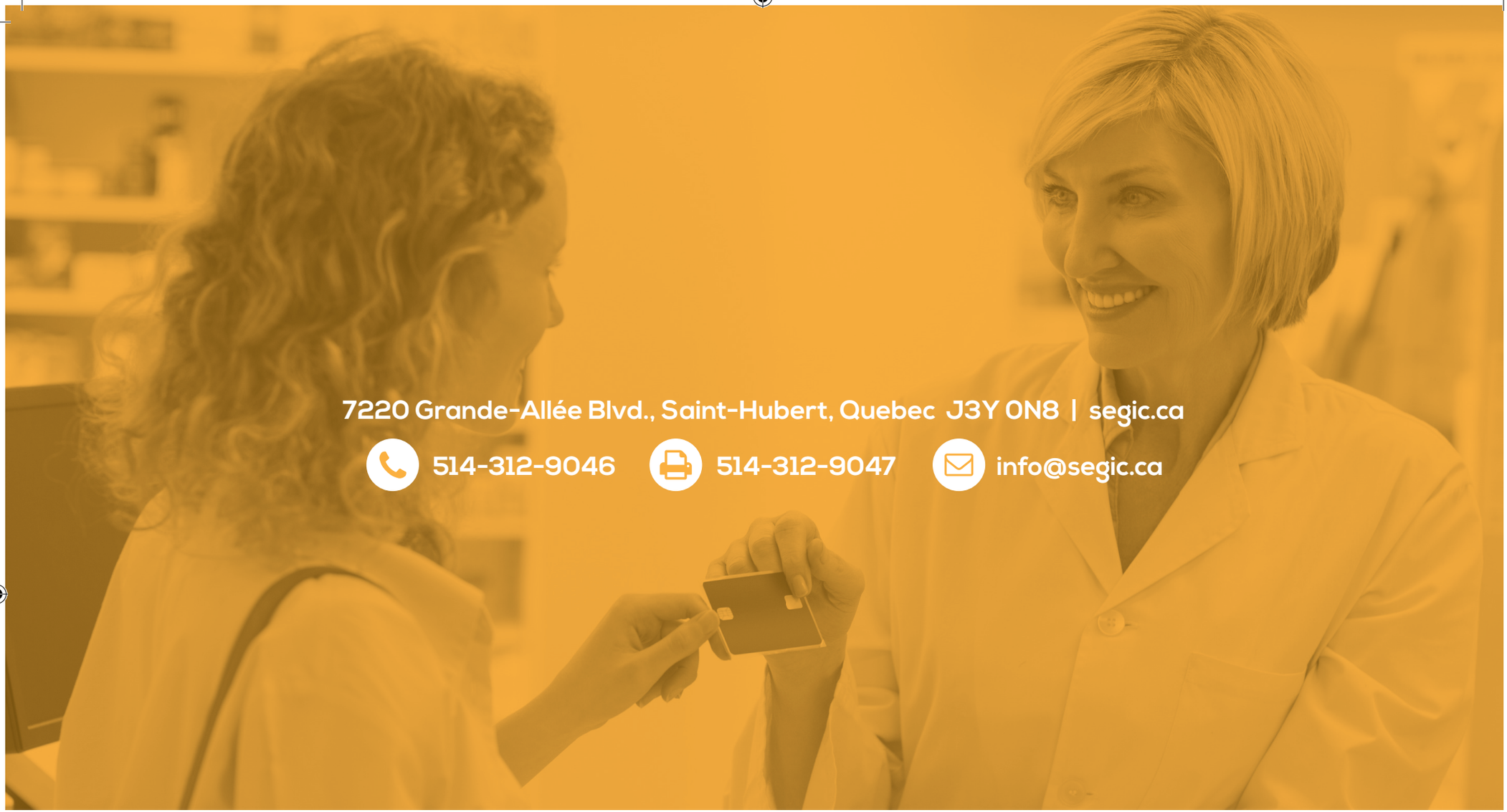
DAVID CÔTÉ
Team leader,
UX development

MANON SIMARD
Finance and client
services manager

Our board of directors

Our board is composed of directors chosen for their expertise in group insurance, information technology, human resources and finance.

CHRISTIAN TRUDEAU, President, Gestion Optimista inc. • **LINDA GOSSELIN,** Human capital consultant • **ANDRÉ GRAVELINE,** Actuary
GERMAIN BENOIT, Chair, Capital Benoit inc. – Chair, Segic • **DANNY BOULANGER,** Segic CEO



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