

LiRN

Legal Information and Resource Network

WELCOME

Agenda:

- Who is eligible
- Summary of group coverage
- Teladoc Medical Experts
- Consult+ Virtual Health Care
- Coordination of Benefits
- Employee & Family Assistance Program
- Questions



Who is Eligible



Employee

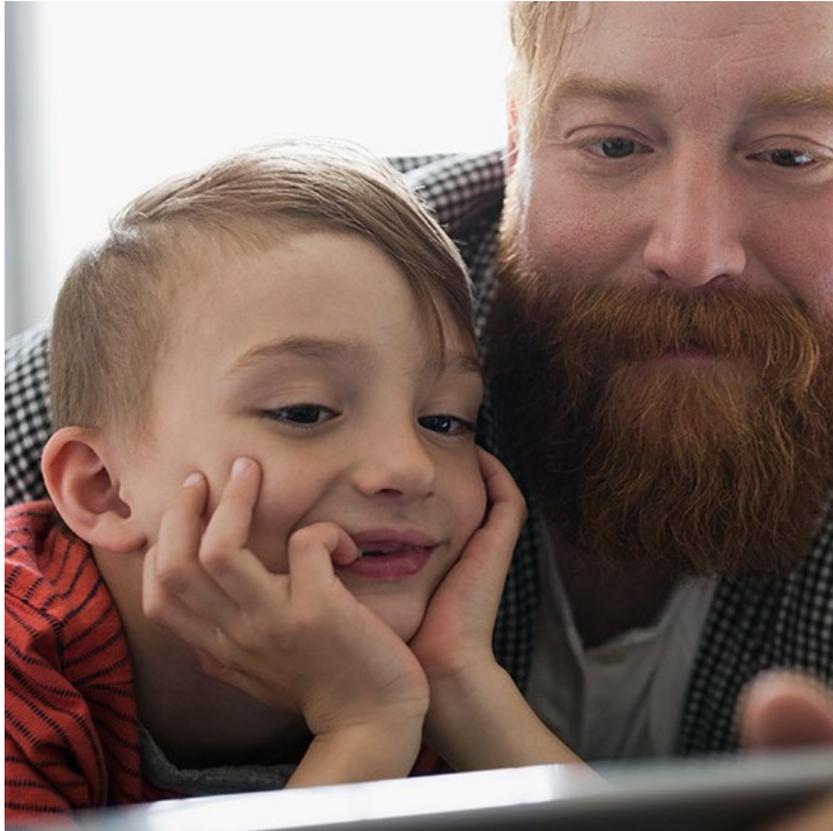
- Permanent employees working at least 15 hours per week (Part Time Class 2) or 20 hours per week (Full Time Class 1)
- 3 month waiting period

Spouse

- Legal
- Common-law (from first day of cohabitation)

Dependent Children

- Under age 21
- Under age 25 who are full-time students
- Children with a physical or mental disorder who are incapable of supporting themselves are covered with no age limit



Your benefits with Canada Life

Your benefits are provided under the following policy number - 158841:

- Life
- Accidental Death & Dismemberment
- Long Term Disability (Class 1 only)
- Healthcare
- Dentalcare
- Contact (Employee & Family Assistance Program)



Basic Life and Accidental Death & Dismemberment

- 2 x annual earnings
- Overall maximum of \$500,000
- Non-evidence maximum of \$420,000
- Benefits reduce by 50% at age 65
- Benefits terminate at age 75



Long Term Disability (Full-time only)



Waiting period:

- 182 days ***New October 1, 2023***

Benefit formula:

- 72% of the first \$1,250 of monthly earnings, plus 58.75% of the next \$4,083, plus 46.75% of the remainder
- Overall maximum of \$6,000

Definition of disability:

- 24 months own job

Non-taxable

Coverage terminates at age 65



Healthcare

Deductible:

- Nil
- Drug Dispensing fee limit of \$6

Reimbursement levels:

- 100% for in-Canada hospital (semi-private), travel assistance, out-of-country emergency care and vision care
- 90% (100% at Costco) for In-Canada prescription drugs
- 80% for all other expenses
- Coverage terminates at age 70



Enhanced generic substitution

- Generic drug forms are typically less expensive but are just as effective as brand name forms
- Both drugs have the same active chemical ingredient, same dosage strength and same dosage form

Pharmacy network value plan

- Fill prescriptions at Costco Pharmacy for lower overall prescription costs
 - No membership required
 - Costco Pharmacy Home Delivery for easy delivery of many maintenance medications

View your benefits card online instantly on My Canada Life at Work

TRAVEL ASSISTANCE: For help with a medical emergency while travelling, call the number of the location nearest you. Service is available 24 hours a day.

Canada or U.S.A.:	1-855-222-4051
Cuba:	1-204-946-2946*
All other countries:	

Before travelling, make sure you have placed a long distance call to the number on this card.

*Submit long distance call receipts for reimbursement.

Canada Life and design are trademarks of Canada Life.

This card is not transferable and the terms and conditions governing its use are subject to change without prior notice. Canada Life may cancel this card at any time. The unauthorized or fraudulent use of this card to obtain benefits is punishable by law.

By use of this card I consent to the use of my personal information.



canadalife.com | 1-800-957-9777

Carrier # Plan # Member ID # Issue #

11 123456 0000567890 01
GRANGER ROBERT

Travel Assistance ID: 870

Here's what these numbers mean:

- 11 represents that your coverage is with Canada Life
- 158841 represents your plan number with your employer
- 0000000123 represents your member ID
- 01 is the card version



Medical services and supplies – 80% reimbursement

Custom-fitted orthopedic shoes and custom-made foot orthotics	<ul style="list-style-type: none">• Combined - \$300 every 12 months
Hearing aids	<ul style="list-style-type: none">• \$500 every 5 years
Custom-made compression hose	<ul style="list-style-type: none">• 4 pairs each calendar year
Private duty nursing	<ul style="list-style-type: none">• \$10,000 per 12 months per condition
Blood-glucose monitoring machines	<ul style="list-style-type: none">• 1 every 4 years
Continuous Glucose monitoring machines (including sensors and transmitters)	<ul style="list-style-type: none">• \$4,000 per calendar year
Paramedical Practitioners	<ul style="list-style-type: none">• \$750 per practitioner per calendar year; Acupuncturist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist, Speech Therapist• \$1,000 per calendar year combined; NEW October 1, 2023 Psychologist/Social Worker/Psychotherapist

Please refer to your benefits booklet for a detailed list of covered expenses



Visioncare

NEW October 1, 2023

Eye exams

- 1 every 24 rolling months

Eye glasses/contact lenses/laser eye surgery

- \$300 every 24 rolling months



Out of Country Emergency Care

Medical emergency support: Either a sudden, unexpected injury or illness, or an acute episode of disease that could not have been reasonably anticipated based on prior medical condition.

Reimbursement: 100%

Maximum: Unlimited

Trip limit: Matches Provincial Coverage



With you when you travel



Direct line 24/7



Available in many
languages



Help to locate hospitals,
clinics and physicians



Medical evacuation
if necessary

Consult+

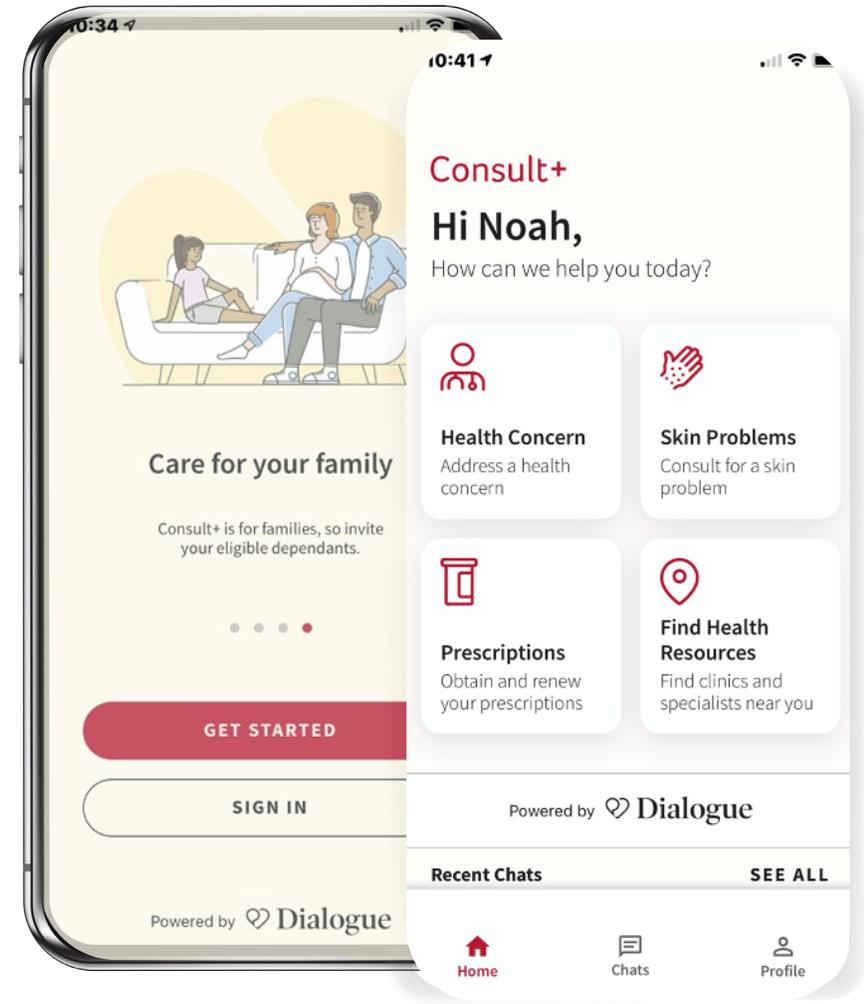
A virtual health clinic in your pocket

- It's an app and website
- Meet with medical professionals online
- Non-urgent conditions, medical advice, prescriptions and more



How you benefit

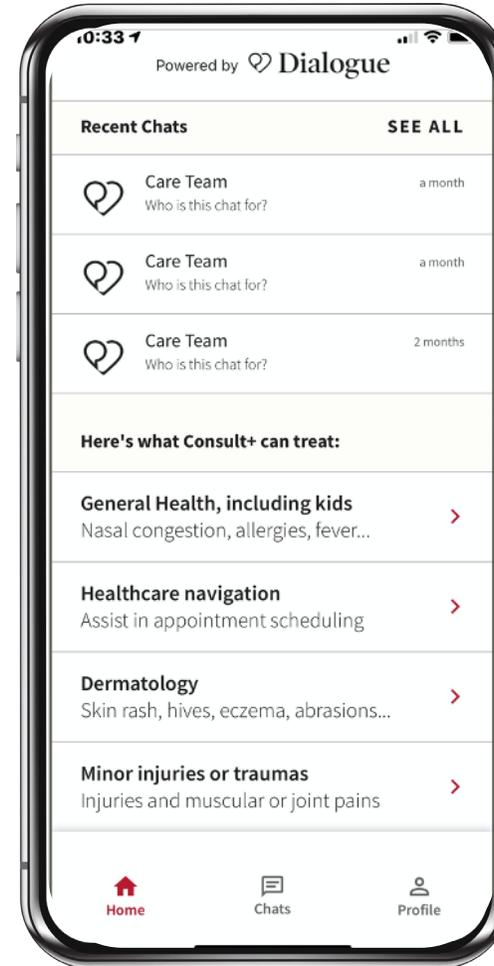
- 24/7 access to medical professionals
- Less time in clinic waiting rooms
- Help for non-urgent conditions
- Prescriptions and refills for most medications
- Requisitions for lab tests and follow-up test results, when medically needed



What can Consult+ evaluate or treat

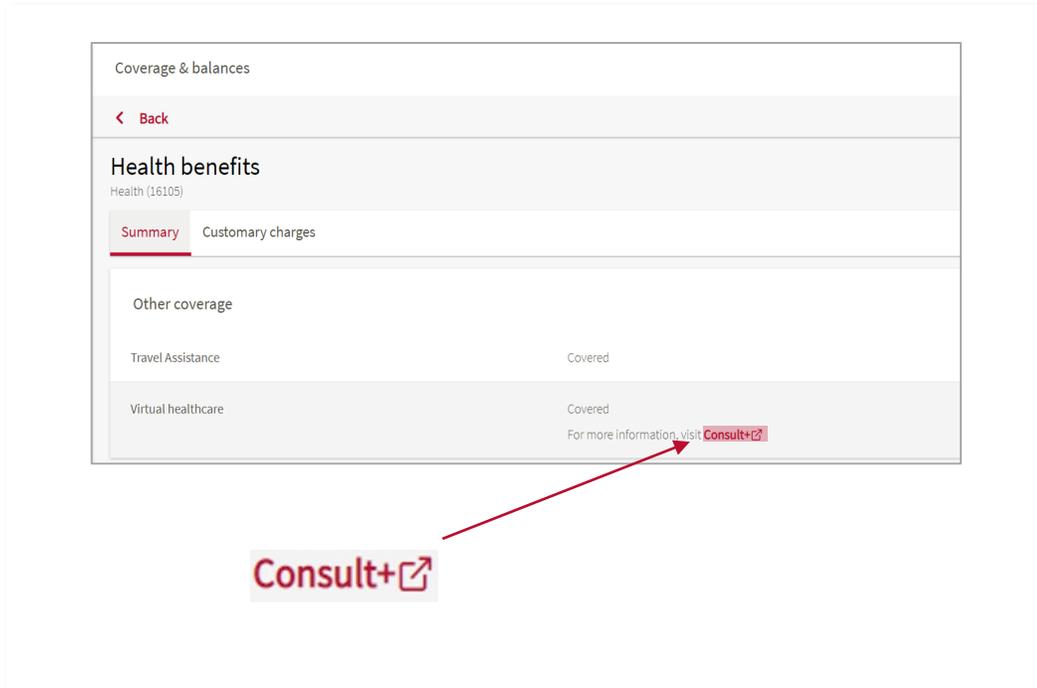
Examples of conditions where you can use Consult+:

- Sore throat, sinusitis, rhinitis
- Eye stye, pink eye
- Allergies, colds, flu and nasal congestion
- Minor skin infections and inflammation, minor cuts or bites, nevus, rashes

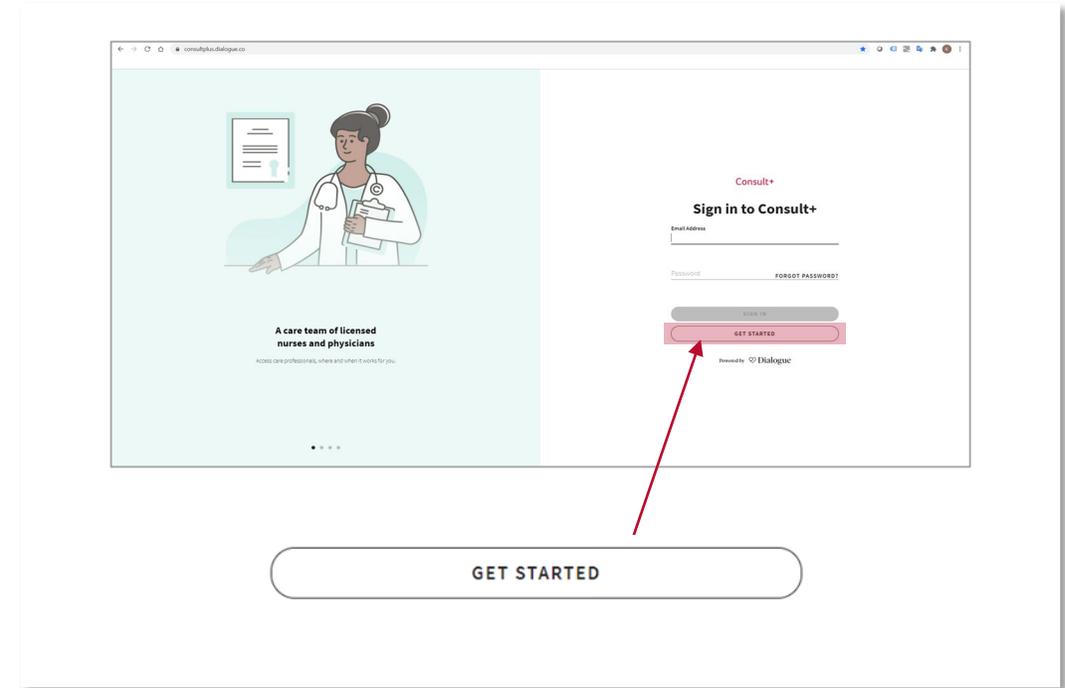


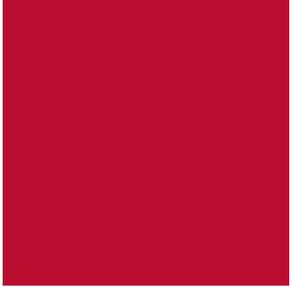
Get started!

1. Sign in to mycanadalifeatwork.com. Go to Coverage & balances > Health > Other coverage.



2. Create a Consult+ account.





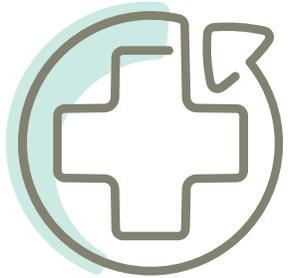
Teladoc Medical Experts

Connecting plan members to world-renowned medical experts

- Available to members' parents, parents-in-law and other eligible dependants
- Terminates when your base health care ends
- Contact them at 1-877-419-2378 or Teladoc.ca/canadalife



Mental Health Navigator



82%

Improved diagnoses
in Mental Health
Navigator cases



88%

Improved treatment
in Mental Health
Navigator cases



87%

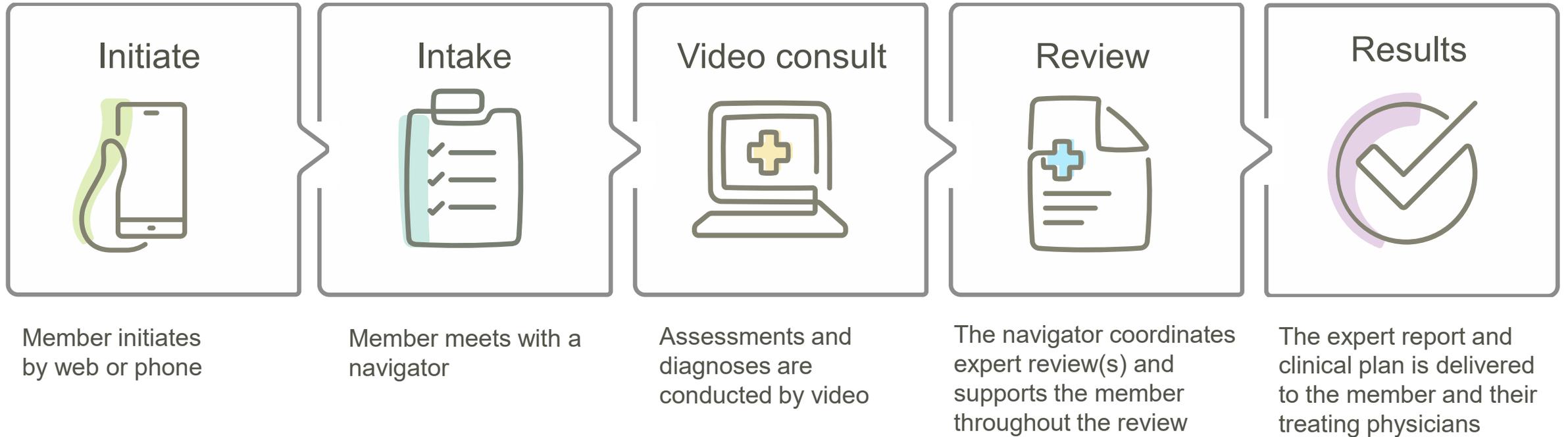
Improved treatment
in Expert Medical
Opinion cases

Mental Health Navigator links members to a network of professionals who can guide them towards the help they need to improve their mental health.

*Results are only shared with physician with expressed consent from the member



Mental Health Navigator



Dentalcare

Deductible:

- Nil

Reimbursement levels:

- Basic 80%, Major 50%, Orthodontic 50%

Maximums:

- Basic & Major combined - \$2,000 per calendar year
- Orthodontic - \$2,000 lifetime

Accidental Dental: 100%, Unlimited maximum

Fee Guide: Current

Recall Exams: Every 6 months

Coverage terminates at age 70

Orthodontics are covered for children 6 to 18 years of age when treatment starts.





Coordination of Benefits

Coordination of Benefits is the process where individuals, couples or families with more than one benefits plan can combine their benefits coverage. This allows a plan member to receive up to the maximum eligible amount for prescription drug, dental and health claims.

With COB, you submit claims to your Canada Life policy first for adjudication and payment according to your coverage and benefits. Once you have received an Explanation of Benefits for what portion has been paid, you can then submit the claim for the outstanding amount to your spouse's plan for reimbursement of the eligible balance.

Alternatively, your spouse can submit an unpaid portion of claims that have been processed through their carrier to Canada Life to pay the eligible balance.

Claims for dependent children should first be submitted to the plan of the parent who has the earlier birth date in the calendar year (the year of birth is not considered). Unpaid portions can then be submitted to the alternate carrier.



Employee & Family Assistance Program

Confidential, professional assistance and support to help you and your family manage all of life's complexities - be it issues with Work, Health or Life.

- Marital and other relationships
- Family and parenting
- Childcare and elder care information
- Career aid
- Legal and financial
- Health information and assessments
- Addiction





Online Resources

CareNow programs

- Interactive, self-help resources for personal issues
- Choose your own path and learn through interactive content, exercises, podcasts, meditation and videos

LIFT virtual fitness

- Customized, online workouts can help you achieve your fitness goals
- Certified coaches can answer questions in live web chats and offer live workout sessions

LifeWorks app

- Quick way to get help
- Bilingual support for mental, physical, social and financial well-being
- Digital self-help resources
- Talk to a qualified professional toll-free, 24/7



How to get help

You and your family can get confidential support available 24/7

Support over the phone, online, or in person

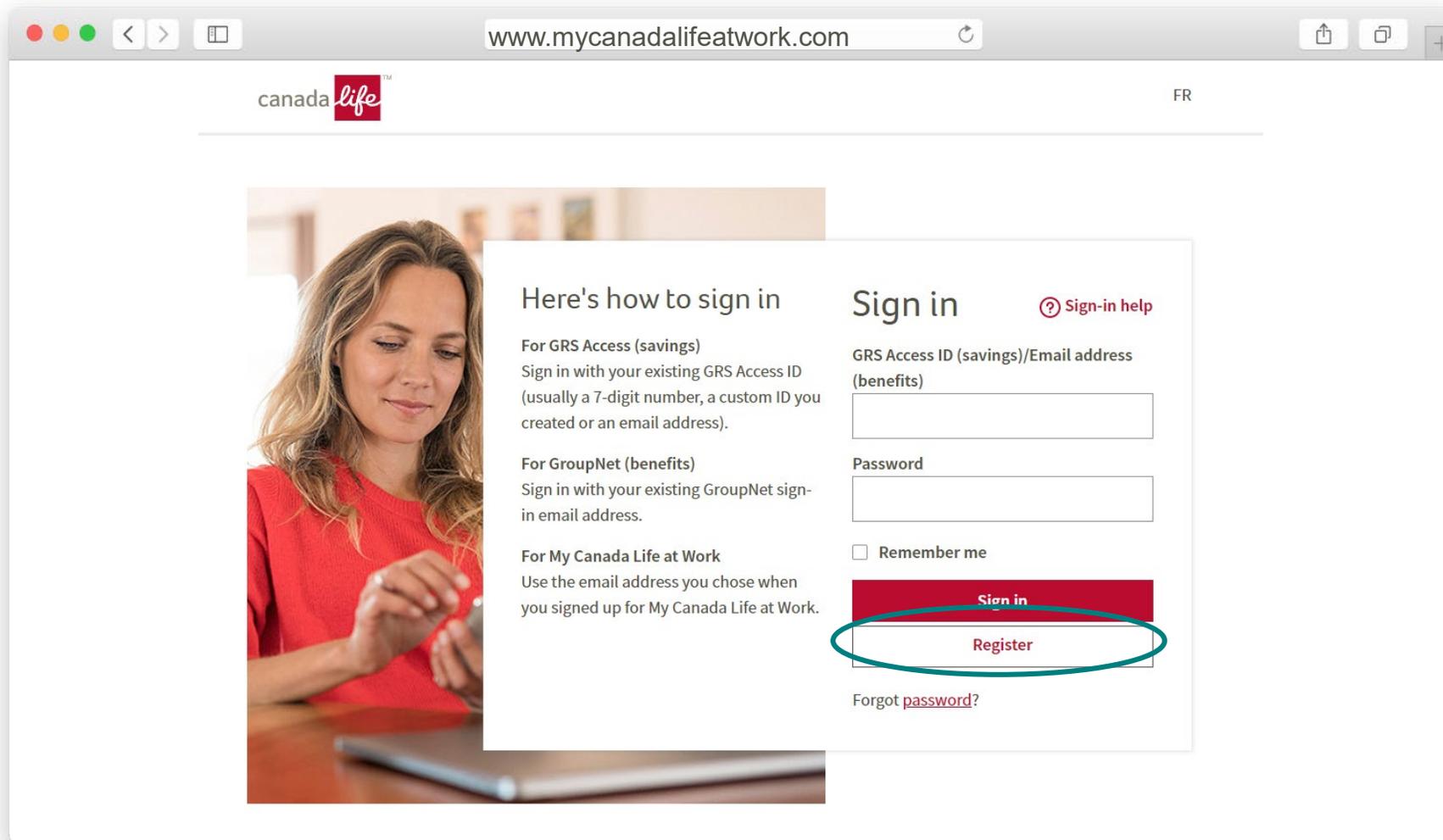
Call toll-free at 1-866-289-6749

A TTY service is available for the hearing impaired at 1-877-338-0275

To access Telus Health One (formerly known as LifeWorks), you can

- Sign in to mycanadalifeatwork.com, go to Coverage and balances, select Health and scroll down to Other coverage. Then click on the link under employee assistance program.
- Download the Telus Health One App:
Username: canadalife
Password: lifeworks – As of November 1st, the Password will be **telus1**

Go to mycanadalifeatwork.com and select Register





www.mycanadalifeatwork.com

canada **life**

Overview

- Make a claim
- Benefits +
- Info centre
- Resources +
- Options for you

canada **life**

Overview

Good morning, Bert [Make a claim](#)

Benefits overview

Plan number

Health

Drugs

Vision

Dental

Recent claims

Submitted	Paid	Date	Name	Service date	Benefit	Status	Details
\$101.00	\$101.00	2/15/2022	BERT DEMO	2020-11-12	Health	Paid	Details >

[View all claims](#)

Savings overview

Retirement goals

Estimated expenses and income

Category	Value
Estimated monthly retirement income	\$3,807
Monthly retirement income goal	\$5,135

Age 69
Retirement year 2041

[Update my goal](#)

Here's your
Canada Life
benefits
website



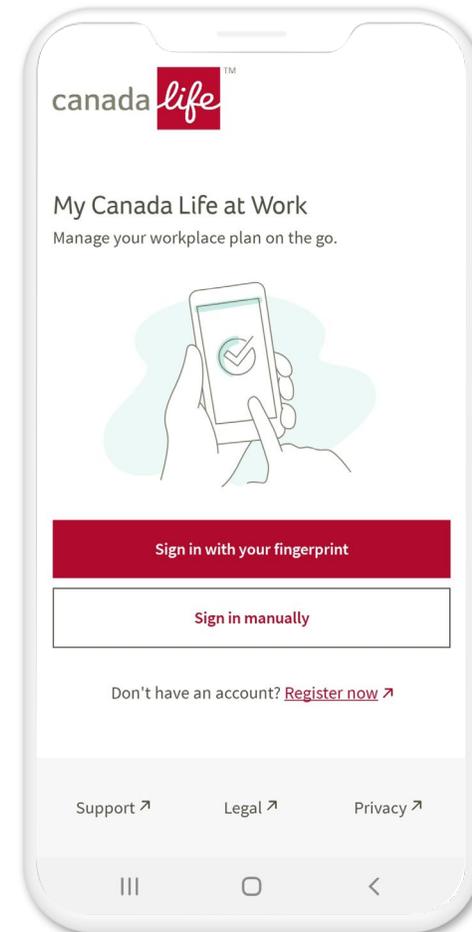
Benefits at your fingertips

Get flexibility in how and where you access your group benefits plan with the My Canada Life at Work app.

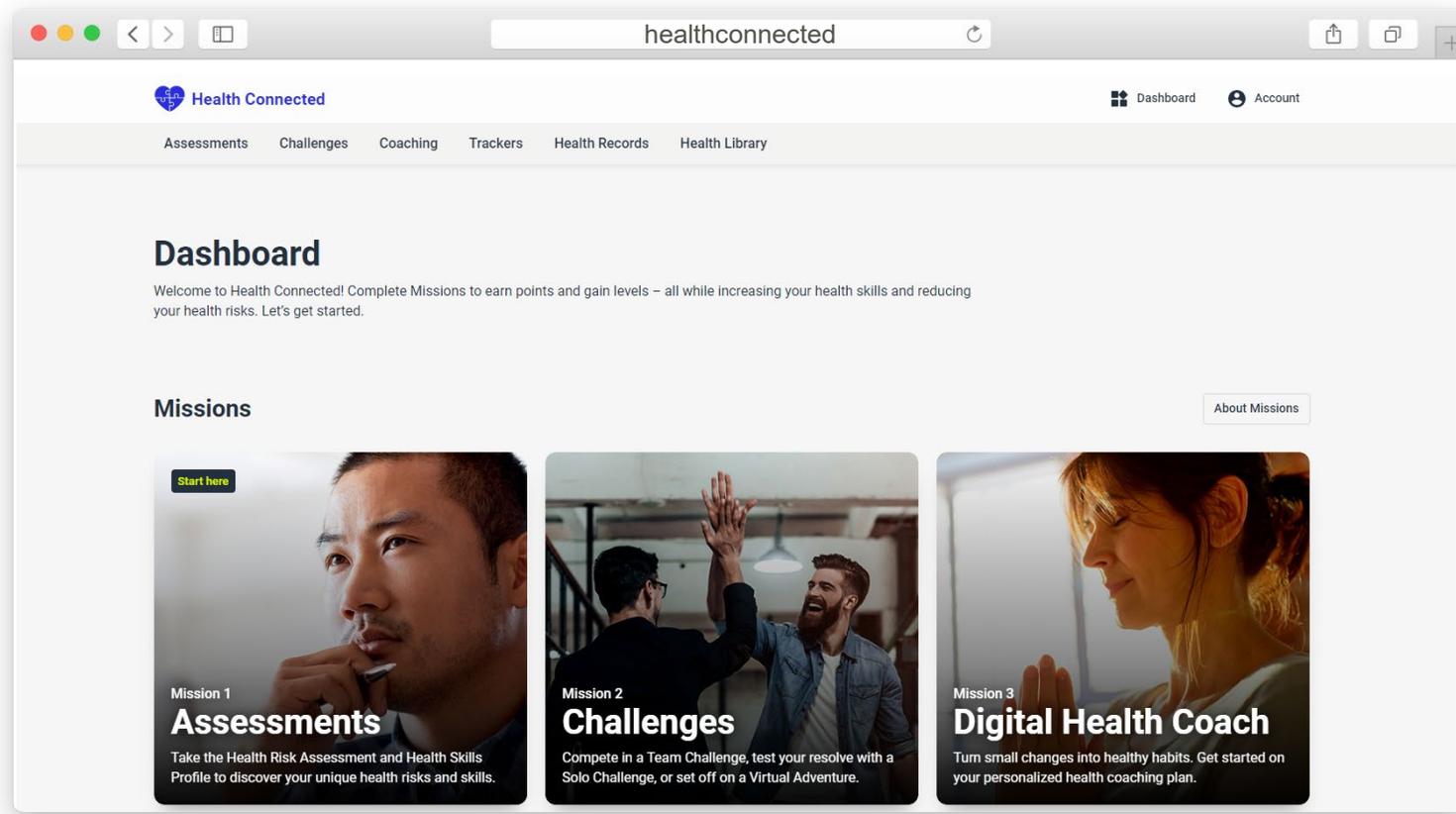
The new app:

- Offers an intuitive experience, with the same look and feel as the website.
- Makes submitting claims easier and quicker than ever
- Easy access to benefit cards on the go

 Search for My Canada Life at Work in the app store.



Health connected



- An expanded, mobile-friendly offering
- Health assessments
- Digital health coach
- Team and solo challenges
- Works with top fitness apps



Making smart use of benefits

Simple and secure access to your benefit information, 24/7, including:

- Coverage information
- Online claims submission
- Balances and claims history
- Direct deposit sign up
- Coverage and claims inquiries?
1 800 957-9777
- Help Registering for My Canada Life at Work?
1 888 222-0775



Keep us in the loop

Contact your plan administrator within 31 days of a life event like marriage, birth of a child, loss of spouse, etc.

At any time, log onto My Canada Life at Work to:

- Change your address
- Update your banking information



We're done!

Questions or feedback?