

Employee Responsibilities: Group Benefits

As a valued member of the group benefits plan, it's important to understand your responsibilities to ensure you make the most of your coverage and maintain accurate and up-to-date information. Your group benefits are designed to support your health, wellbeing, and financial security, and your active participation is key to maximizing these benefits.

Keep Your Information Updated – Report Lifestyle Changes Within 31 Days

Why it's important:

It's essential to report any lifestyle changes—such as marriage, divorce, the death of a dependent, the birth or adoption of a child, or a spouse gaining or losing health coverage—to the insurance carrier within 31 days of the event.

What happens if you don't report a lifestyle change:

If lifestyle changes are reported beyond the 31-day window, any new additions may be considered late applicants. Late applicants will be required to submit medical evidence and may be denied coverage based on the information provided. If approved, late applicants will be subject to the following limitations:

- A \$100 maximum on all basic and dental accident expenses during the first 12 consecutive months of coverage.
- No benefits will be paid for major treatments during the first 12 months of coverage.
- No benefits will be paid for orthodontic treatments during the first 24 months of coverage.

What to do:

Please contact Carole <carole_lanthier@ajg.com> (and cc admin@lirn.ca) as soon as you experience a qualifying lifestyle change.

Update Your Beneficiary Information

Why it's important:

A beneficiary is the person or people who will receive the death benefit from your life insurance policy when you pass away. Naming a beneficiary ensures they receive the full amount of your life insurance. It's also crucial to update your beneficiary information following major life events, such as marriage, divorce, or the death of a current beneficiary. Remember, your life insurance will be paid to the last beneficiary you designated.

What happens if you don't name a beneficiary:

If you don't designate a beneficiary, your life insurance benefit will default to your estate. This means it will likely go through probate—a lengthy and costly legal process to administer your estate. As a result, your family or loved ones may receive less than they would have if you had named them as your beneficiary.

How to update your beneficiary:

For assistance with updating your beneficiary information, please contact Carole <carole_lanthier@ajg.com> (and cc admin@lirn.ca).

Student Status Updates

How it works:

A dependent child is eligible for coverage until the age of 21. If the child is enrolled as a full-time student at a post-secondary institution, they may qualify as an over-age dependent until the age of 25. Annual validation is required to confirm the child's full-time student status, and it is the employee's responsibility to notify the insurance carrier.

Coordination of Benefits

How it works:

If you and your spouse both have family coverage under group insurance plans, you can recover up to 100% of your expenses by coordinating claims. Please refer to your employee booklet for more details.

Contacting Canada Life

If you have any questions about your claims or benefits, you can reach Canada Life at **1-800-957-9777**.

You also have access to your **Plan Member Portal** at my.canadalife.com/sign-in, where you can:

- Review your coverage details.
- Find local healthcare providers.
- Submit claims and check claim balances.
- Track the status of claim processing.
- Download your benefits card.
- Sign up for direct deposit of claim payments.

Take advantage of these tools to manage your benefits with ease!

Canada Life Plan Member Demo Videos

Explore helpful demo videos to guide you through using your Canada Life benefits:

The My Canada Life at Work experience: [English](#),

The My Canada Life at Work experience for group benefits plans: [English](#), [French](#)

How to register for benefits on My Canada Life at Work: [English](#), [French](#)

How to submit benefit claims and review coverage: [English](#), [French](#)

These resources are designed to help you navigate your benefits with confidence. If you have any questions, don't hesitate to reach out!

Additional Plan Member Reminders

Dental Claims

For dental claims exceeding \$300, it is recommended that your dentist submit a pre-determination to help avoid unexpected expenses that may not be covered by the plan. For major dental procedures, consider obtaining a second opinion from another dental office to confirm the necessity of the procedure and verify the associated costs.

Consult+ (Included in the Healthcare Benefit)

This service allows you to access healthcare conveniently through an app or online. You can consult with doctors, nurses, and other healthcare professionals for non-urgent medical care. It's easy to use and accessible from anywhere you feel comfortable communicating via video, phone, or chat.

[How to sign up and register for Consult+ \(Virtual Healthcare\)](#)

Teladoc Medical Experts (Included in the Healthcare Benefit)

Gain access to expert medical advice and second opinions from leading specialists through Teladoc Medical Experts. This service helps you make informed decisions about your health and treatment options.

- **Contact Teladoc Medical Experts:** 1-877-419-2378
 - **Visit:** [Teladoc.ca/canadalife](https://teladoc.ca/canadalife)
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Employee Assistance Program (EAP) through TELUS Health

This program offers confidential support and resources to help you navigate personal, family, and work-related challenges. Services include counselling, financial advice, legal support, and more.

- **Call Toll-Free:** 1-866-289-6749
- **TTY Service for Hearing Impaired:** 1-877-338-0275

To access the TELUS Health website:

1. Sign in to mycanadalifeatwork.com.
2. Go to **Coverage and Balances**, select **Health**, and scroll down to **Other Coverage**.
3. Click the link under **Employee Assistance Program**.

To download the TELUS Health One app:

- **Username:** canadalife
 - **Password:** telus1
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