



Welcome to  
Canada Life

What you need to know about your benefits plan



# Welcome to your Canada Life

We know your physical, financial and mental well-being are important to you. So, welcome to your Canada Life group plan.

Let's get started. Here are a few tips to get the most out of your plan with the member site: My Canada Life at Work™.

## Register for online services

1. **You'll need your plan number and member ID.**  
You can find them on your health benefits card. If you don't have them, call us for help at 1-888-222-0775.
2. Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) two days after your plan takes effect.
3. Register to submit your claims online and review your coverage and balance details.

You can also go to your favourite app store and download the app. Search for GroupNet Mobile.

Either way, you can submit your claims, see what your plan covers and even download your benefits card to your Apple Wallet or Google Pay.

And that's not all, here are a few other ways you can use My Canada Life at Work.

## Get your claim payments deposited into your bank account

It's fast and easy to have your claim payments go right into your bank account. Just add your banking details when you register. TIP: check the bottom of a cheque or sign in to your bank account online to find your banking info.

## Find out when your claim has gone through

1. Go to your **Profile** and select Notifications then Claim payment notifications.
2. Set your **Notifications** settings – you can choose email or text!

## What to do when you're covered by more than one benefits plan

Here's how you can access both plans to get the most out of your coverage. If the claim is for:

### You:

1. Submit the claim to Canada Life.
2. Submit the unpaid part to your spouse's plan.

### Your spouse:

1. Submit the claim to your spouse's plan.
2. Submit the unpaid part to Canada Life.

### Your child:

1. Submit the claim to the plan of the parent whose birthday falls the earliest in the year, regardless of their year of birth.
2. Submit the unpaid balance to the other parent's plan.

## Need help?

Call 1-800-957-9777. TTY: 1-800-990-6654  
(Available 7 a.m. to 6 p.m. CST).



# Your benefits card is now digital

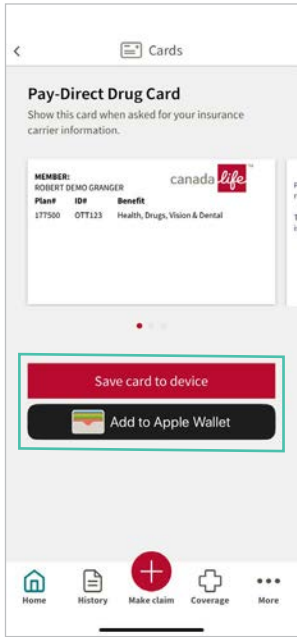
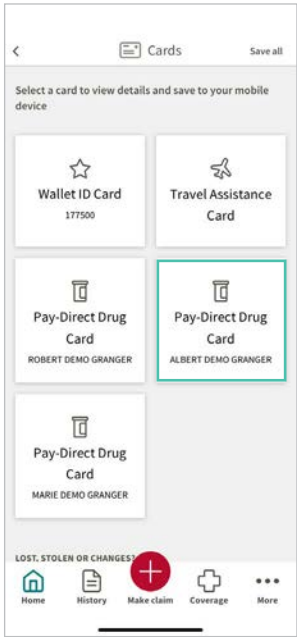
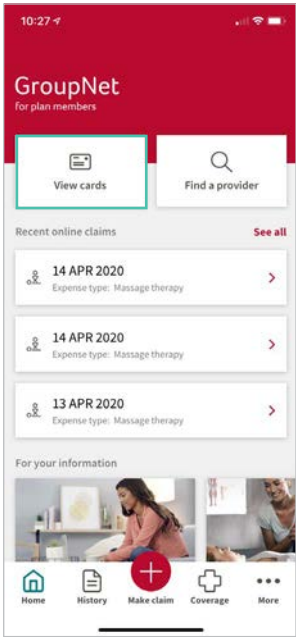
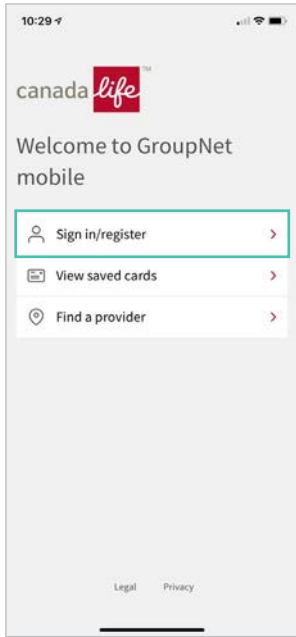
Saying no to plastic cards is just a click away.

1. Register or sign in to GroupNet mobile

2. Select View cards

3. Select the card you want to save

4. Save card to your device or add it to your wallet (Apple and Google Pay)



From your wallet you can share cards with family members covered under your benefits plan.





# Register once. Benefit any time.

## Online services for you

Your life is all about balance. With work and other commitments, you've become a master multi-tasker. That's why, when it comes to managing your group benefits, convenience is key.

### With My Canada Life at Work™, you can:

- Submit claims
- See what your benefits cover and how much
- Find health care providers
- Download, save or print your benefit cards
- Get notified when your claims have been processed

### Signing up is simple and safe

1. You'll need your plan number and member ID. You can find them on your health benefits card. If you don't have them, call us for help at 1-888-222-0775.
2. Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com)
3. Follow the instructions to register

You can also go to your favourite app store and download the app. Search for GroupNet Mobile.



# Your claims, your way

You have more options than ever to submit your claims, with no paper forms to fill out.

## Submit your claims online

1. Sign in to My Canada Life at Work™ at [mycanadalifeatwork.com](https://mycanadalifeatwork.com) or use the GroupNet Mobile app. New to your plan? Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) to register.
2. Choose Make a claim.  
TIP: You can sign up to get your claims paid to your bank account. Go to your Profile, select Banking and input your banking information.

## Ask your healthcare provider

Some healthcare providers can submit your claim for you – just give them your plan number and member ID. You can find both on My Canada Life at Work.

Check if your provider can submit claims for you. Search for Provider eClaims on [mycanadalifeatwork.com](https://mycanadalifeatwork.com).

## Hold on to your receipts

Keep your original receipt(s) for 12 months in case we need more information after you submit your claim.

## Protecting your benefits

Canada Life is committed to protecting your benefits from fraud and misuse. We apply state-of-the-art safeguards to all online claims, along with additional electronic measures for even more protection. Claims submitted online are subject to random audits and detailed adjudication.

For more information, contact your plan administrator.





# Health Connected

## Take charge of your health

Whether you're thinking about making changes to improve your health, or you're active and healthy and want to stay that way, Health Connected® is designed for you.

**The site makes it easy for you to learn more about your health and develop health skills on your terms. It's divided into three missions:**

- Health risk and health skills assessments give you an overall picture of your health so you know what to focus on.
- Team and solo challenges and virtual adventures help you practice your health skills in a fun, competitive way. Game elements like points and badges help motivate you to try new things to benefit your health.
- A digital health coach helps you build a 28-day plan to help you stay motivated and see results.

### You can also:

- Learn about health conditions and more with information you can trust
- Find local community support resources
- Connect with popular apps and wearable devices to track your activities and progress
- Organize your personal health and medical history in one place

**It's a one-stop spot where you can find what you need to take charge of your health.**

**Start using Health Connected today. Just sign in to [mycanadalifeatwork.com](https://mycanadalifeatwork.com), go to Resources and select Wellness.**



1-800-957-9777 | [canadalife.com](https://canadalife.com)

Your information is protected and as always, kept confidential. Your personal responses are not made available to Canada Life or your employer. Once a minimum number of assessments are completed, anonymized and aggregated responses may be used at a group level for reporting purposes, to help us and your employer better understand the health of your organization or to implement health and wellness programs.

Health Connected is powered by MediResource, Canada's leading provider of consumer digital health and wellness solutions. Your personal and confidential information is protected in accordance with applicable privacy laws. Incurred by you in relation to the service are your responsibility. Health Connected and the Heart Logo are registered trademarks of MediResource Inc.



# Generic substitution

Many brand name drugs have generic alternatives that could be just as effective but cost less. They have the same active ingredient, same dosage strength and same dosage form.

## What's generic substitution?

Your Canada Life™ prescription drug coverage includes generic substitution, which means the amount you can be reimbursed for your prescriptions is limited to the cost of the lowest-priced generic alternative.

## Help keep your drug plan affordable

By asking your doctor to prescribe the generic equivalent whenever possible, you can help keep your drug plan affordable for the long term. You can still request the brand name drug your doctor has prescribed, but you'll have to pay the difference in cost between the lowest-priced generic drug and the brand name drug.

In some provinces, pharmacists must substitute brand name drugs with a generic drug if one is available.

If your doctor decides the brand name drug is medically necessary, they can indicate “no substitution” on your prescription. In this case, you'll be reimbursed the cost of the brand name drug according to the terms of your benefits plan.

For more information contact your plan administrator or go to [canadalife.com](https://canadalife.com).



# Pay-direct drug plan

## What's a pay-direct drug plan?

The pay-direct drug plan lets your pharmacist submit your drug claim electronically, so you don't have to submit it later. Think of it like direct billing at a dentist's office.

## How does my plan work?

Access your pay-direct drug plan card on [mycanadalifeatwork.com](https://mycanadalifeatwork.com) and present the card numbers to your pharmacist. They'll submit your claim electronically at the time of purchase and you'll only pay for any expenses not covered by your plan.

## What if I have coverage through another plan too?

If you and your spouse both have drug coverage under separate plans but neither one pays the full cost for prescription drugs, you can submit claims to both plans for additional reimbursement.

## If both plans have drug cards

**Show both drug card numbers to the pharmacist.**  
**If the prescription is for:**

- **You:** ask the pharmacist to submit to your plan first
- **Your spouse:** ask the pharmacist to submit to their plan first
- **Your dependant:** ask the pharmacist to submit to the plan of the cardholder whose birthday falls earliest in the year

## If the other plan doesn't have a card

**Prescriptions for you:** use your drug plan normally, then submit a claim to your spouse's plan for the portion not covered.

**Prescriptions for your spouse:** submit the claim to your spouse's plan the way you usually do. Then submit a claim through [mycanadalifeatwork.com](https://mycanadalifeatwork.com) to your plan for the portion not covered.

**Prescriptions for a dependant:** If your spouse's birth month falls first in the calendar year: submit a claim for your dependant's prescription to your spouse's plan first. Then submit a claim to your plan.

**If your birth month falls first in the calendar year:** use your drug plan normally, then submit a claim to your spouse's plan.

## Keep your information current

**It's important to keep your information up to date so that your coverage stays uninterrupted. Let your plan administrator know about life event changes, such as:**

- New address
- Change in marital status
- New dependant
- Child in university

## Your information is secure

You can use your drug card plan at almost any pharmacy in Canada, and your information is secure. Your medical history isn't shared with the pharmacist.

## Questions?

Contact your plan administrator or go to [canadalife.com](https://canadalife.com).





# Travel Assistance

## World-wide support in emergency medical situations

Travel Assistance is also sometimes called **Global Medical Assistance** in your benefits plan.

**Travelling offers countless rewards and experiences. One experience you'll want covered is an emergency medical situation.**

Through your group benefits plan and its arrangement with a travel assistance provider, you have protection in a medical emergency anywhere in the world. You also have protection in Canada if your trip is more than 500 km from home.

### Why is Travel Assistance important?

Through Travel Assistance, you have access to co-ordinators who can direct you to the nearest, most appropriate physicians, hospitals and clinics. They can also help you with travel arrangements.

### More ways to benefit from Travel Assistance

**Medical advisors** – Qualified licensed physicians, under agreement with the assistance company, can consult and review your event to help determine the best course of action.

**Courtesy assistance** – Can help you locate qualified legal advice, local interpreters and appropriate services for replacing lost passports.

**Admission advance assistance** – Can advance the admission payment to the hospital when required.

**Assisting unattended children** – If you're hospitalized, the assistance provider will pay up to a maximum of one-way regular economy airfare for your minor children who are left unattended because of your hospitalization. It will help organize travel arrangements, boarding and travel connections for your unattended children.

**Return of vehicle** – In the event of an illness, death or an injury that prevents you from driving, Travel Assistance covers up to \$1,000 toward the cost of your vehicle's return home or to the nearest rental agency.

**Transportation reimbursement** – The cost of comparable return transportation home will be covered if you're in a hospital and miss prearranged and prepaid, non-changeable return transportation.

Travel Assistance provides either return of vehicle or transportation reimbursement, but not both.

**Medical evacuation** – If you're faced with a medical emergency while travelling, and suitable local care isn't available, Travel Assistance covers the cost of a medical evacuation to a hospital in Canada, or to the nearest hospital outside of Canada equipped to provide the required treatment. A medical evacuation to Canada may also be arranged if extensive treatment is needed and your medical condition allows transportation.

**Family member travel assistance** – If you're hospitalized for more than seven consecutive days and are travelling alone, Travel Assistance will cover the expense of bringing one family member to the hospital. Travel Assistance covers the expense of one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals aren't covered.

**Travelling companion expenses** – If you're admitted to a hospital on the date you were originally scheduled to return home and have been travelling with a companion, Travel Assistance will cover your companion's transportation and accommodation expenses incurred by your companion as a result of your hospitalization. The maximum payable for accommodation is \$1,500. Meals aren't covered.

Travel Assistance provides either family member travel assistance or travelling companion expenses, but not both.

**Transportation of remains** – In the event of death, Travel Assistance will pay expenses legally required for preparing and transporting a traveller's remains home. The travel assistance provider can help make the arrangements.

All benefit payments are made in Canadian dollars.

## Questions and answers

### What is considered a medical emergency?

Your Canada Life benefits plan covers the costs described in this document, when the costs are experienced because of a medical emergency. A medical emergency is either:

- A sudden, unexpected injury
- A sudden, unexpected illness or acute episode of disease that couldn't have been reasonably anticipated based on the person's prior medical condition

Costs incurred for either a medical condition that requires ongoing care or elective services aren't covered.

### How do I get assistance?

In the event of a medical emergency, call the travel assistance provider using the phone number of the location nearest to you. The phone numbers are shown in this document and on [canadalife.com](http://canadalife.com).

### If I'm admitted to a hospital, does my benefits card confirm that I'm covered?

Hospitals won't accept your benefits card as proof of medical coverage. They'll use it to get the travel assistance provider contact numbers and contact Canada Life to verify coverage. You can access your digital benefits card by signing in to [mycanadalifeatwork.com](http://mycanadalifeatwork.com).

### What if the hospital refuses to call the travel assistance provider?

This is very unlikely. However, if it happens, you or your family member should call the travel assistance provider. They'll call the hospital directly and take appropriate measures.

### Am I required to pay hospital and doctor bills, or will Canada Life automatically pay these bills when I'm discharged?

You're responsible for arranging payment for all hospital and doctor bills when you're discharged. In some cases, hospitals allow you to assign your insurance benefits in place of full payment. Your benefits card isn't a credit card. It doesn't provide payment.

### How do I submit a claim?

Complete the Out-of-Country expenses claim form, located on [canadalife.com](http://canadalife.com), and any required provincial form(s). Submit all the forms and original receipts to Canada Life.

If applicable, Canada Life will pay your provincial health care plan's share of the claim on the province's behalf. Canada Life will also reimburse you on the balance of expenses covered by your benefits plan.

Before you travel, review your provincial plan to see if out-of-country medical expenses are covered. Many provincial plans have time limits on submitting claims. These time limits apply to your Canada Life claims as well. If your provincial plan refuses payment, you may be asked to reimburse Canada Life for any amount already paid on its behalf.

### Send claims to:

**Canada Life**  
**Out-of-Country Claims Department**  
P.O. Box 6000  
Winnipeg, MB R3C 3A5

If you have questions about your claim or coverage, call us at 1-800-957-9777 and select the option to speak with a client service representative in the Out-of-Country Claims Department. A TTY line is available for the deaf or hard of hearing at 1-800-990-6654.

## Do I need to purchase additional health care coverage when I travel?

Your Canada Life benefits plan provides out-of-country and Travel Assistance coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada. However, it's impossible to foresee all the costs you may incur.

To help you decide, consider the maximums and reimbursement levels available in your group benefits plan. These are included in your benefits booklet.

For example, if your benefits plan reimburses 80% of the balance after any applicable provincial plan benefits have been paid, you may want to buy additional coverage for the remainder. If you do buy additional insurance, Canada Life will co-ordinate the payment of your claim with your other insurance provider.

## Does my Travel Assistance plan include trip cancellation insurance?

Travel Assistance doesn't cover transportation costs if you're unable to leave home at the start of a trip due to a death in your family, or if you or a family member becomes seriously ill. This type of coverage is provided by trip cancellation insurance.

If you miss prearranged and prepaid return transportation to Canada because you're in a hospital, the travel assistance provider will arrange and pay the cost of comparable return transportation for you.

## Who do I call in case of a medical emergency?

**If you experience a medical emergency while outside Canada or 500 km away from home, call:**

**Canada or U.S.A.:** 1-855-222-4051

**Cuba:** 1-204-946-2946\*

**All other countries:** 1-204-946-2577\*

\*Submit long distance charges to Canada Life for reimbursement. These numbers are also on [canadalife.com](http://canadalife.com).

This document highlights features of Travel Assistance. The plan provisions are detailed in the group contract issued to your plan sponsor by The Canada Life Assurance Company (Canada Life). The group contract shall be the governing document. The travel assistance provider, Canada Life and your plan sponsor are not responsible for the availability, quantity, quality or results of any medical treatment received by an insured traveller, or for the failure of an insured traveller to obtain medical services.



# Consult+ virtual health care service

A virtual health and wellness clinic in your pocket

## Have you heard of Consult+?

It's health care you can get through an app or online. You can meet with doctors, nurses and other health care professionals for non-urgent medical care. Use it anywhere you're comfortable talking through video, phone or chat.

## Consult+ is full of convenient, time-saving features:

- 24/7 access to medical professionals
- Help for non-urgent health conditions
- Prescriptions and refills for most medications
- Access to self-led therapy for mild and moderate depression and anxiety
- Requisitions for lab tests and follow-up test results, when medically needed

## It's secure!

Don't worry – all information on Consult+™ is secure and protected.

## How much does it cost?

You get Consult+ through your group benefits plan and chatting with health care professionals is free. Extra fees may apply to see specialists (e.g., nutrition, mental health, life coaching, etc.). You can pay online and you may be able to claim these fees through your group benefits plan.

## When can you use Consult+?

You can use Consult+ 24/7.

## Create your account now – so it's ready when you need it!

It's easy. Just sign in to [mycanadalifeatwork.com](https://mycanadalifeatwork.com), go to Coverage and balances, select Health and scroll down to Other coverage.

- **Tip:** To create your Consult+ account, you'll need your plan number and member ID. You can find them on your health benefits card. If you don't have them, call us for help at 1-888-222-0775.

1-800-957-9777 | [canadalife.com](https://canadalife.com)

All services provided by Dialogue Health Technologies Inc. are Dialogue's responsibility. Canada Life isn't responsible for the provision of such services, their results or any treatment received or requested in connection therewith. Access to Consult+ services are subject to your acceptance of the terms and conditions (including privacy policies) established by Dialogue.

Canada Life may change or cancel the service or restrict your access to any of the services provided at any time without prior notice and at its sole discretion. Any additional expenses incurred by you in relation to the service are your responsibility.