

Regular full-time employees who work more than 20 hours per week are eligible to enroll themselves and eligible dependents (spouse, partner who resides with you, child) in the group benefits plan on their date of hire. It is important that you enroll yourself and your dependents in the plan within 31 days of becoming eligible to avoid any limitations or restrictions in coverage. Any changes in dependent or spousal coverage should be communicated to your Plan Administrator within 31 days of becoming eligible.

This flyer provides an overview of your benefit program with Canada Life at a glance.



### Life & AD&D

- 2x annual earnings to a maximum of \$750,000
- Non-Evidence maximum of \$678,000
- Reduces by 50% at age 65
- Dependent Life:
  - Spouse - \$20,000
  - Child - \$10,000
- Terminates age 71 or earlier retirement



### Short-Term Disability

- 66.67% of weekly earnings
- Overall weekly maximum of \$3,464
- Non-Evidence maximum of \$2,148
- Elimination period: 1<sup>st</sup> day accident & hospital; 8th day illness
- Benefit period of 17 weeks (120 days)
- Taxable Benefit Payments
- Terminates age 65 or earlier retirement



### Long-Term Disability

- 66.67% of monthly earnings
- Overall monthly maximum of \$15,000
- Non-Evidence Maximum of \$9,300
- Qualifying period of 120 days
- Non-Taxable Benefit Payments
- Terminates age 65 less the qualifying period or retirement



### Dental

- No Deductible
- Basic Dental reimbursed at 90%
  - X-rays, Oral Exams, Cleanings
  - Maximum \$2,000 per calendar year
- Major Dental reimbursed at 50%
  - Crowns, Bridges
  - Maximum \$2,500 per calendar year
- Orthodontia reimbursed at 50% to a lifetime maximum of \$1,500 per dependent child
- Accidental Dental reimbursed at 100% to an unlimited maximum



### Health Care

- No Deductible
- 100% reimbursement for all eligible expenses
- Prescription Drugs:
  - 100% reimbursement
  - Generic substitution
  - Fertility Drugs
  - Smoking Cessation \$500 lifetime maximum
  - Unlimited annual maximum
- Private Duty Nursing:
  - \$10,000 per 12 months per condition
- Private Hospital room
- Paramedical Practitioners reimbursed to an annual maximum of \$500 per practitioner for the following:
  - Chiropractor
  - Physiotherapist
  - Dieticians
  - Podiatrist
  - Speech Therapist
  - Massage Therapist
  - Acupuncturist
  - Naturopath
  - Osteopath
  - Psychologist/Social Worker/Psychotherapist/Registered Clinical Counsellor
    - **\$1,500** per year for Mental Health Practitioners combined
- Medical Equipment such as:
  - Hearing Aids
  - Orthopedic Shoes / Orthotics
  - Diabetic Equipment
  - Mobility Aids
- Reasonable and Customary limits are in place for all Extended Health Care services and supplies
- Teladoc Medical Experts (parents and parents-in-laws eligible for all Teladoc services):
  - Access to physicians and specialists in the event of a serious or rare diagnosis for an Expert Medical Opinion
  - Access to Mental Health Navigator Services for initial assessment and treatment plan
  - Personal Health Navigator to navigate the healthcare system and address your specific issues



## Vision

- No Deductible
- 100% reimbursement
- Eye Exams:
  - 1 exam every 24 months for adults; every 12 months dependent children age 18 and under
- Prescription Glasses/Frames/Laser Eye Surgery:
  - \$200 every 24 months for adults; every 12 months dependent children age 18 and under



## Out of Country

- 100% co-insurance
- Unlimited maximum per lifetime
- 60 day trip duration
- Stability clause in place
- Unforeseen and unexpected emergencies
- Travel for business or pleasure
- Travel Assistance card should travel with you
- Coordinates with Provincial Coverage



## Portable Benefits

- Optional coverage available to you and your family for Life, AD&D, Critical Illness
  - Coverage remains in place even if you leave the company
  - Payments are made directly from you to Canada Life
  - Rates are based on Age, Gender & Smoker vs Non-Smoker status
  - All amounts are subject to medical approval
- Apply Directly through Canada life GroupNet and choose the amounts right for you



## Consult+ (Virtual Health)

- 24/7/365 access for you and your family to health care professionals while at home or the workplace
- Members can use Consult+ to:
  - Receive medical advice for conditions such as:
    - Sore throat, Sinusitis, Pink Eye, Allergies, Cold, Flu, Minor Skin Infections, and more
  - Get prescriptions or refills
  - Get referrals for lab work when medical indicated
  - Find mental health and well-being specialists such as psychologist, dieticians, and work and life coaches
  - Self Led Internet based Cognitive Behavior Therapy (iCBT)
- See account history such as chats, prescriptions, referrals, and care plans
- Confidential and private sessions – only the doctors, nurses and health care professionals have access to member's information, just like your family doctor



## Health Care Spending Account

- \$300 allocated per year
- Use your Health Care Spending Account for healthcare expenses such as:
  - Dental Care – Basic, Major, & Orthodontia
  - Prescription Drugs
  - Paramedical Practitioners
  - Vision Care
  - Medical Supplies
  - Full list of expenses included under the [CRA Eligible Expenses](#)
- All claims are a non-taxable benefit (with the exception of in Quebec)



## How to Access Your Benefits

- You must enroll on the plan via your Plan Administrator prior to accessing your benefits
- Register Online at: [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com)
  - You will need:
    - Your policy number: 413012
    - Certificate number
    - The birthdates of any applicable dependents
  - Once you register online you can:
    - Link your banking information for faster claims reimbursement
    - Submit claims
    - View coverage levels
    - Access a variety of tools and resources available through the GroupNet for plan members website including
      - Drug Look Up Tool
      - Condition Look Up Tool
      - Test and Procedures
      - Community Support Resources
  - Download the free Groupnet for plan member mobile app
    - This allows you to:
      - Download a digital drug card
      - Submit claims
      - View coverage levels
  - Second Medical Opinion:
    - Toll Free: 1-877-419-BEST (2378)
  - Consult+ Virtual Health Care Services
    - [www.consultplus.dialogue.co](http://www.consultplus.dialogue.co)
    - Download the free Consult+ app