

2024–2025 Canadian Open Enrolment FAQs

Accidental Death and Dismemberment Insurance

Does Michaels provide any company paid basic accident death and dismemberment insurance?

Michaels offers all full-time Team Members Basic AD&D equal to 1 x your annual salary up to a maximum of \$150,000, at no cost to you.

I would like optional AD&D coverage, is medical underwriting/evidence of insurability required?

Optional Accidental Death & Dismemberment Insurance is available to Team Members up to a maximum of \$250,000 in increments of \$10,000 (coverage ends at age 70). EOI is not required for any coverage level. Optional Accidental Death & Dismemberment Insurance is available for your spouse/domestic partner for up to a maximum of \$250,000 in increments of \$10,000 (coverage ends at the earlier of your 70th birthday or your Spouse/Domestic Partner's 70th birthday). EOI is not required for spouses either.

Critical illness

I currently carry medical and dental insurance with Canada Life, are there any additional forms I need to complete in addition to the EOI form to activate critical illness coverage beyond the guaranteed issue amount?

Yes, you will be required to complete the [Application for Group Coverage form](#) in addition to the EOI form which require approval by Canada Life.

I would like to elect employee critical illness for \$20,000 (guaranteed issue amount), will EOI be required?

No, you can elect this benefit during Open Enrolment and will not be subject to EOI. If you were to elect any amount beyond \$20,000 that would require you to submit the [EOI form](#) though.

Coordination of Benefits Plan

I can't submit my enrolment without completing the coordination of benefits plan, what is this plan?

New this year, Canada Life requires a coordination of benefits question be completed for each Team Member. We have included this question as part of open enrolment. This question allows Canada Life to better coordinate plan coverage for those with spousal coverage outside Michaels. This question is required of all Team Members. If you do not have a spouse or are not aware of what coverage your spouse has, you can select the appropriate option.

Dental Plans

I would like to pick up dental, can I do so during Open Enrolment without evidence of insurability?

During the upcoming open enrolment window, you can add dental coverage without evidence of insurability.

I would like to drop my Michaels dental coverage can I do this during open enrolment?

Any Team Member hired prior to October 1, 2023 with Michaels will have the opportunity to drop their dental coverage during open enrolment. Note, during open enrolment you will be required to provide a letter showing proof of other coverage. Failure to do so will result in your dental benefits being reinstated as of July 1, 2024.

I'm a part-time Saskatchewan team member, why can't I add my dependants to dental?

Part-time SK Team Members are eligible for employee only dental coverage due to Michaels contract with Canada Life.

Enrolling in Workday

How do I add or drop dependents from my coverage?

Within the open enrolment task, there is an add dependent option where you can add a dependent to any applicable plan prior to submitting your elections. There is a helpful job aid that walks through this on the [Canada Open Enrolment webpage](#). You can also call Team Member Services for assistance 1-855-432-MIKE (6453).

If I'm on a leave of absence (LOA), how do I complete my enrolment?

There is link in the [Canada Open Enrolment webpage](#) that includes a job aid on "Accessing Workday on LOA." You can also call Team Member Services for assistance at 1-855-432-MIKE (6453).

When is Open Enrolment and what is the effective date of Open Enrolment?

Canadian Open Enrolment will be held June 3 through 14, 2024 with changes going into effect July 1, 2024.

What happens if I don't want to make any changes to my current benefits?

The current benefits you are enrolled in will be automatically carried forward to the new plan year if you do not take any action during the upcoming open enrollment period.

Evidence of Insurability

What is evidence of insurability and when is it required?

Evidence of insurability is an application process in which past and present health information of a Team Member is provided to Canada Life to determine eligibility for insurance coverage. Applications are either approved or denied based on the information requested and received.

How will I know if any coverages I am electing are subject to EOI?

During Open Enrolment, you can elect up to the guaranteed issue amount for life insurance as well as critical illness for yourself and your dependants. If you wish to elect a coverage beyond the guaranteed issue (GI) amount, the system will display an error message and you will be defaulted into the GI amount. You will then receive a to do step in your Workday inbox once you have submitted your open enrolment with next steps of how to apply for EOI with Canada Life.

How long does it take to be approved for EOI?

It typically takes 3 to 4 weeks at a minimum for Canada Life to decide regarding Team Members EOI requests. They will send you a letter in the mail notifying you of your status as well as the Benefits Team so your benefit elections and deductions can be updated in Workday.

Life insurance

Does Michaels provide Team Members with any company paid life insurance?

Michaels offers all full-time Team Members Basic Life Insurance equal to 1 x your annual salary up to a maximum of \$150,000, at no cost to you. Please designate a beneficiary for this benefit.

I currently carry medical and dental insurance with Canada Life, are there any additional forms I need to complete in addition to the EOI form to activate coverage?

Yes, you will be required to complete the [Application for Group Coverage form](#) and the [EOI form](#), which require approval by Canada Life.

I currently carry optional life insurance and would like to increase coverage, will this be subject to evidence of insurability?

Any increase to life insurance beyond the guaranteed issue amount will require evidence of insurability approval with Canada Life.

Long-Term Disability

I currently have the 40% LTD plan and wish to switch to 60%, can I do so during Open Enrolment?

If you are currently enrolled in 40% LTD and wish to increase to 60% you must apply and be approved for evidence of insurability before the 60% LTD coverage will be in effect. You MUST contact Canada Life at 1-888-222-0775 or you can go to www.canadalife.com to begin the EOI process.

I currently have the 60% LTD plan and wish to switch to 40%, can I do so during Open Enrolment?

If you are currently enrolled in 60% LTD and wish to decrease to the 40% plan you can do so during Open Enrolment without EOI.

Tobacco Use

Why do I have to certify my and my spouse's tobacco use as part of open enrolment?

Life insurance and critical illness plan rates are based on either tobacco use or non-tobacco use designations. The first question in open enrolment each year will require you to certify your and your spouse's tobacco use. The open enrolment homepage that follows will then include the applicable rates (smoker or non-smoker).

Medical Plans

I would like to pick up medical, can I do so during Open Enrolment without evidence of insurability?

During the upcoming open enrolment window, you can add medical coverage without evidence of insurability.

How do I find out if my doctor is in the Canada Life network?

Go to Canada Life's website and use the [Find a provider link](#).

Where can I find a benefit summary such as coverage, deductible, overall maximums for all the benefit plans Michaels offers to Canadian Team Members?

Review the [Benefit Summary](#) on [Canada.MIKBenefits.com](#).

I would like to drop my Michaels medical coverage, can I do this during open enrolment?

Any Team Member hired prior to October 1, 2023 with Michaels will have the opportunity to drop their medical coverage during open enrolment. Note, during open enrolment you will be required to provide a letter showing proof of other coverage. Failure to do so will result in your medical benefits being reinstated as of July 1, 2024.

Virtual Health Canada- Canada Life Consult+

I noticed in my enrollment, there is a card showing view only for virtual health – Consult+, what is this plan?

Virtual Health is a free benefit provided to all Canadian Team Members regardless of participation in any other Michaels insurance plans. You do not need to take any action with regard to this plan during open enrolment.

Other Open Enrolment Questions

Where is the Open Enrolment presentation?

Go to the [Canada Open Enrollment webpage](#) to view the recorded webinar and Workday demo videos.

If I decline to make any updates to my benefits during Open Enrolment, are there any other times throughout the year which I can update my coverages?

If you wish to change your elections throughout the year, any change to increase or enroll in coverage will require evidence of insurability and be approved with Canada Life.

Other reasons you can change benefits throughout the year include within 31 days of qualifying life events such as birth of a child, marriage, gain of other coverage etc. In these scenarios, the TM can add coverage without EOI in many cases. If they are electing a life insurance or critical illness amount beyond the guaranteed issue however, the EOI form and Application for Group Coverage will be required. If they are only adding med/dental- this can be sent on the integration and no application for group coverage or EOI is required.

I have provisional benefits, am I required to sign up for coverages with Michaels?

If you were hired on or after October 1, 2023, you are required to carry medical and dental with Michaels.