



Welcome to  
Canada Life

What you need to know about your benefits plan

**Michael's** Everything  
to create  
anything™

canada **life**™



# 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

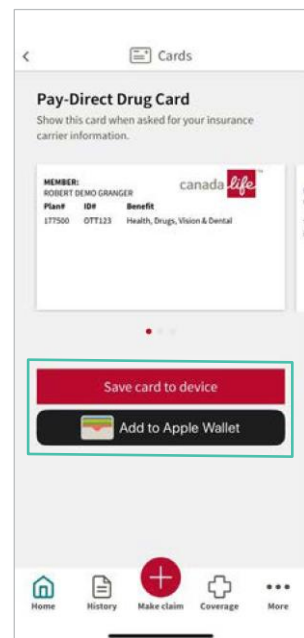
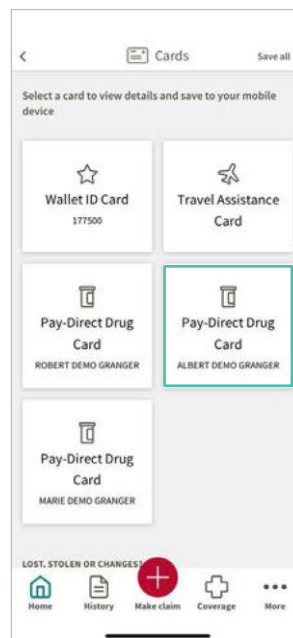
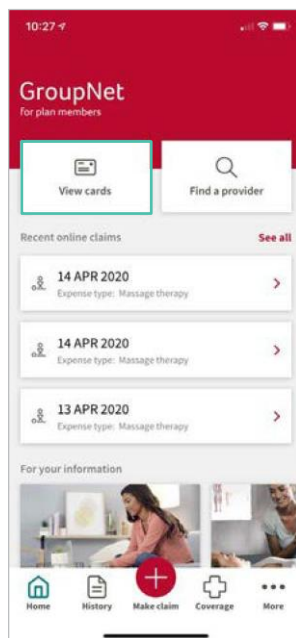
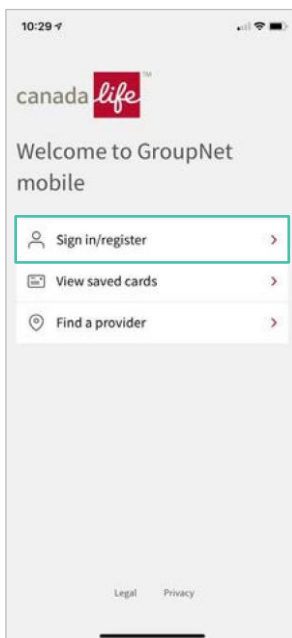
Saying no to plastic cards is just a click away.

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.





# 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.

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# Workplace Strategies for Mental Health – Compliments of Canada Life

Free resources to support your mental health at work and beyond

With the average Canadian spending 35+ hours at work each week<sup>1</sup>, employment has a big influence on our mental health. That's why Canada Life created Workplace Strategies for Mental Health. This website features free resources, tools, videos and articles that can help you overcome stressors at work and in your personal life.

## At work

You can't do your best at work when you're feeling stressed. **This** collection of resources can help you address a wide range of work-related challenges. Topics include:

- Preventing burnout
- Bullying and conflict resolution
- Coping with change
- Being a working parent
- And more

## Getting help

Sometimes having help to overcome challenges makes all the difference. You can find credible resources and supports to address a variety of mental health concerns **here**. This includes caregiver resources, self-assessment tools, help for financial stress and family issues and links to virtual support groups.



## Personal growth

You can take a proactive approach to your well-being with these tools and activities. They'll help you build your resilience and emotional intelligence and improve your mental health.

## Don't wait to take care of your mental well-being

Go to [workplacestrategiesformentalhealth.com](https://workplacestrategiesformentalhealth.com) to find all these free tools and resources.

And while you're there be sure to:

- Sign up for weekly emails on mental health, leadership and healthy breaks
- Subscribe to Workplace Strategies so you're always in the know

All Workplace Strategies resources are available to all at no cost, compliments of Canada Life. To learn more, visit [workplacestrategiesformentalhealth.com](https://workplacestrategiesformentalhealth.com).

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Canada Life supports initiatives that make life in Canada better for all Canadians, with a focus on financial, physical and mental well-being. Workplace Strategies for Mental Health resources are offered compliments of Canada Life for all Canadian employers, people leaders, facilitators of workplace psychological health and safety and employees.

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<sup>1</sup> [Psychological Health in the Workplace - Canada.ca](#)

Workplace Strategies  
for Mental Health

Compliments of Canada Life

canada  life™





## Get the guidance you've been looking for

Let a health and wealth consultant help you make the most out of your benefits.

Book a call with a health and wealth consultant, a licensed professional, to get support and advice when you have questions like:

- What coverage is right for me?
- How do I submit a claim?
- How can I get my information online?

Your health and wealth consultant can help you with all these questions and more. You can connect with them whenever you need to.

It's all part of your workplace benefits and designed to help you reach your goals.



### **Book a call with a health and wealth consultant.**

Our health and wealth consultants are here to help. Connect and get started on the path to reach your goals in every stage of life.



# Travel coverage

## World-wide support in emergency medical situations

You have protection in a medical emergency anywhere in the world. For travel assistance, you also have protection in Canada if your trip is more than 500 km from home.

Help is available in two ways: through out-of-country emergency care coverage and travel assistance.

### **Out-of-country emergency care coverage**

This coverage provides help during a medical emergency while you or your dependants are outside of Canada for vacation, business or education.

What's considered a medical emergency? That depends on the terms of your group plan. Most plans cover medical expenses for the initial treatment of a medical emergency, such as physician fees, lab fees and hospital fees. It's important to review your benefits booklet before you travel.

Provincial health care coverage must be in place for your out-of-country emergency care coverage to apply.

### **Travel assistance coverage**

This is different than out-of-country emergency care coverage. It gives you access to a travel assistance provider, who can help you find medical help or arrange travel after a medical emergency. It's available 24 hours a day, every day. It's important to review your benefits booklet for details, including any limits based on the length of your trip. It can also help with things like:

- Interpreter services
- Vehicle return
- Care for unattended children
- Help for travelling companions

Your plan doesn't include trip cancellation, trip interruption or lost and damaged baggage coverage.

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



## How do I submit a claim?

When you return home, complete the out-of-country claim form that's available on [canadalife.com](http://canadalife.com). Follow the submission instructions on the form. All benefit payments are made in Canadian dollars.

**If you have questions about your claim, call the travel assistance provider:**

**Canada or U.S.A.:** 1-866-530-6025 (toll-free)

**All other countries:** 1-905-816-1990 (collect)

If you have questions about your coverage, call Canada Life at 1-800-957-9777 to speak with the out-of-country claims department. A TTY line is available for the deaf or hard of hearing by dialing 711.



## 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 (toll-free)**

**All other countries**  
**1-204-946-2577 (collect)**

These numbers are also on your card and 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 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. You get Consult+ as part of your group benefits plan through Canada Life.

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

- 24/7 access to medical professionals
- Less time in clinic waiting rooms
- 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

## 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.



# Optional group term life insurance

Additional protection for you and your spouse

## Helping you prepare for the “just in case”

Imagine for a minute the unthinkable – what if you suddenly died? Your group benefits plan provides some life insurance, but would it cover all your expenses and still take care of your loved ones?

Optional group term life insurance helps your loved ones with life’s extra expenses. Maybe this includes ongoing payments such as bills, a mortgage or student loans? Or maybe it involves paying for your kids’ post-secondary education? It’s up to you!

Together, we can top-up your basic group life insurance and help you build a plan to ensure your loved ones’ financial future is secure.

## You should know

Your monthly premium comes right off your paycheque. You don’t even have to think about it.

You can increase your existing insurance coverage, at low group rates, to help meet the needs of you and your loved ones.

## Who’s eligible?

Are you and your spouse under the age of 65 years old? You can apply for coverage!

**Talk to your plan administrator to learn more about optional life insurance today!**



# Optional group accidental death and dismemberment insurance

## Coverage for any time, anywhere

### Prepare for anything, even the unthinkable

You want to be ready for anything and everything. We get that. After all, accidents happen every day and you want to make sure that you and your family are ready just in case.

Optional accidental death and dismemberment (AD&D) insurance can help provide financial support. You're covered anytime, anywhere – whether an accident happens when you're at work, at home or on vacation.

### How does it work?

Your insurance gives you and your family coverage for 365 days from the date of an accident that results in loss of:

- Life
- Use of limbs, sight, speech or hearing

Talk to your plan administrator to learn more about family plan options.

### Who's eligible?

If you're an active employee under the age of 65, you're eligible to apply. You can extend coverage through our family plan, to your spouse and your unmarried, dependent children.

You must already have coverage, before suffering an accident to be eligible for benefits.

### How do I make payments?

Payment comes directly off your paycheck. You don't have to arrange to make payments.

### What more do I need to know?

You can talk to your plan administrator to learn more about:

- Employee and family plan options
- Listed coverages and payment percentages
- Benefit limitations
- And other important information (reattachment surgery, body preparation and transport, special reimbursements/benefits, etc.)

**Talk to your plan administrator about optional AD&D insurance today!**



# Optional group critical illness insurance

## Financial support at a critical time

### Critical illness insurance is a wise thing to have!

Did you know that the chance of being diagnosed with a critical illness is not all that uncommon?

When people have a critical illness, they usually can't work for long periods. Optional critical illness insurance can help with the extra expenses that life insurance or disability insurance might not cover. Best of all, it lets you focus on getting better.

You can add extra coverage through group critical illness insurance, which provides financial support should you be diagnosed with a critical illness.

### How does it work?

It's a tax-free, one-time payment for you to use however you need. Whether it's related to your illness or not, it's there for you to use. Some examples include:

- Replace your lost income
- Private nursing or medical care
- Cover out-of-pocket expenses (medications, medical devices, treatments not covered by other plans, etc.)
- Modifications to a home
- Provide additional help at home for you and your family (e.g., childcare costs)
- And more!

### Am I eligible?

You can apply for coverage if you're a full-time employee between the ages of 18 and 64.

You must apply for coverage before being diagnosed with a critical illness.

### How can I get covered?

Your group benefits plan doesn't include critical illness insurance automatically. Don't worry, you can add it!

**Talk to your plan administrator to learn more about optional critical illness insurance today!**