



A few important things to keep in mind

- Claims incurred prior to October 1, 2023, should be submitted directly through Sun Life. After September 30, you won't be able to submit claims through the member portal. If you do have a claim to file for reimbursement, you must mail it to Sun Life no later than 90 days from September 30 (December 28, 2023). A Sun Life claim form can be found on Canada.Mikbenefits.com).
- . Although your benefits will be effective October 1, 2023, you may not be able to access the online member portal until October 6, 2023, at the latest.
 - Team Members enrolled in the Enhanced Medical Plan are encouraged to refill prescriptions by September 30, 2023.
- Your claim balances are being carried forward from Sun Life. You will not see the specific claim information other than the total dollar figure used on the Canada Life site. Balances will reset on January 1, 2024.
- Reformulary Group has been added to your drug plan.
 - You will submit your claims directly at the pharmacy using your pay direct drug card.
 - Login to the Reformulary Group site to:
 - Use the drug finder tool search a drug or medical condition. Look up alternatives and make smart drug choices.
- Michaels offers you 40% salary replacement if you are unable to work for an extended period. You may purchase additional protection and replace 60% of your salary.
- EOI required for Optional Life, Optional AD&D, Critical Illness and LTD increase to 60%
 - Apply for these coverages directly with Canada Life.
- Reasonable and customary charges may differ between Canada Life and Sun Life
 - Member may have to pay a little more/less for Paramedical Practitioner visits, based on the Canada Life reasonable and customary limits.
- The benefits you had with Sun Life has been mapped over to Canada Life. You will be enrolled in the same benefit plans you had with Sun Life, covering the same eligible dependents. There will be an Open Enrollment in Q1 2024, enroll in or make changes to your benefits (EOI requirements still apply).
- If you want to drop your medical or dental coverage, you will have to provide proof of other coverage.
- If you experience a Qualified Life Event (marriage, divorce, birth, etc.), you have 30 days to change your benefits. All changes must be done on Workday (there is a job aid available on Canada.MIKbenefits.com).