

A group of people are gathered around an outdoor dining table. In the foreground, a woman with dark hair is smiling and looking towards the right. Next to her, a man with glasses and a dark blue patterned shirt is also smiling. In the background, another man in a white suit jacket is visible. The setting is outdoors with string lights hanging above and a white house in the distance. The scene is brightly lit, suggesting a sunny day.

Welcome

Michaels of
Canada ULC



Agenda overview

- Benefit Summary
- My Canada Life at Work
- Wellness Resources
- Consult+
- Questions



Welcome to benefits with Canada Life!

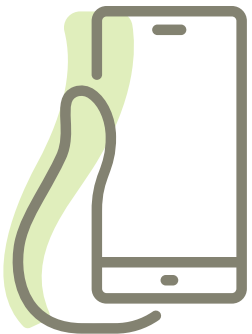
Key information as we come together:

- Submit expenses incurred prior to October 1, 2023 to Sunlife by September 30, 2023, on their portal. Otherwise, you will have to submit a paper claim form and submit it no later than December 28, 2023
- Expenses on or after October 1, 2023 – submit to Canada Life - we're happy to assist you
- All information including claims history, personal information, and dependents will be transferred to Canada Life
- You can register for My Canada Life at Work and start submitting claims starting on October 6, 2023
- We recommend completing a new beneficiary designation to ensure this information is up to date
- To see enrolment information or make changes due to a life event within 30 days, use Workday at Michaels

Numbers you'll need

Your benefits are provided under the following policy numbers:

- 180654 – Life, Accidental Death & Dismemberment, Short-Term Disability, Long-Term Disability, Health & Dental
- 180655 – Optional Life, Optional Accidental Death & Dismemberment & Optional Critical Illness
- 52137 – Short-Term Disability (Full time salary employees only)
- Your ID number will remain the same (it's your Team Member ID with Michaels)



We're here to support you:

- Coverage or claims: 1-800-957-9777
- Technical support: 1-888-222-0775



Employer Provided Basic Life and AD&D

Employee life insurance

- 1x annual earnings:
- No non-evidence maximum
- Overall maximum: \$150,000
- Termination: At retirement

Accidental Death & Dismemberment

- Matches your life benefit
- 1x annual earning to an overall maximum of \$150,000
- Termination: Retirement (Life)
- Termination: Age 70 (AD&D)



Benefit Summary



Optional Life & Optional AD&D – employee & spouse/domestic partner

Employee & Spouse/Domestic Partner

- Available in units of \$10,000, to a maximum of \$250,000
- Evidence of Insurability is required for all amounts of coverage
- Termination: Employee or Spouse at age 70, whichever comes first.



Optional Critical Illness

Employee & Spouse/Domestic Partner

- Available in units of \$20,000, to a maximum of \$200,000
- Minimum: \$20,000
- \$30,000 EOI free if applied for within 31 days of eligibility
- Termination: Employee or spouse at age 70, whichever comes first

Child

- Available in units of \$5,000 to a maximum of \$20,000
- Termination: Employee's age 70 or child attainment of age limit



Short-Term Disability – Salaried Team Members

- Waiting period
 - Injury: 0 calendar days
 - Illness: 7 calendar days
- Benefit period: 17 weeks per claim
- Formula: 100% of weekly earnings to an unlimited overall maximum
- Taxable
- Termination: At retirement



Short-Term Disability – Hourly Team Members

- Waiting period
 - Injury: 0 calendar days
 - Illness: 7 calendar days
- Benefit period: 17 weeks per claim
- Formula: 66.67% of weekly earnings with a \$1,000 weekly maximum
- Taxable
- Termination: At retirement



Long-Term Disability

Option 1:

- Waiting period: 17 weeks
- Formula: 40% of monthly earnings to an overall maximum of \$10,000
- Non-taxable
- Own Occupation: 24 months
- Ends: 17 weeks prior to age 65

Option 2 (EOI required):

- Waiting period: 17 weeks
- Formula: 60% of monthly earnings to an overall maximum of \$10,000
- Non-taxable
- Own Occupation: 24 months
- Ends: 17 weeks prior to age 65



Drugs

Coverage

- Tier 1 – 90%
- Tier 2 – 60%
- Tier 3 – 40%

Deductible

- None
- Overall Maximum: Unlimited
- Smoking Cessation Drugs: \$500 per lifetime (under tier 1)
- Fertility Drugs - \$10,000 per lifetime (under tier 1)
- Termination: At retirement



Drugs - Reformulary

- Tier 1: RFG1 – Preferred drugs. Includes generic and brand drugs which Reformulary has deemed preferred special authority, drugs requiring additional handling/authorization.
- Tier 2: RFG2 – Non-preferred.
- Tier 3: RFG3 - Non-preferred drugs. Includes generic and brand drugs which Reformulary has deemed at least effective/cost effective.
- Claims are filed at the pharmacy as normal using your pay direct drug card.



Healthcare

Coverage

- Overall reimbursement: 100% coinsurance
- Paramedical: 80% coinsurance
- Fertility treatment to \$25,000 maximum

Deductible

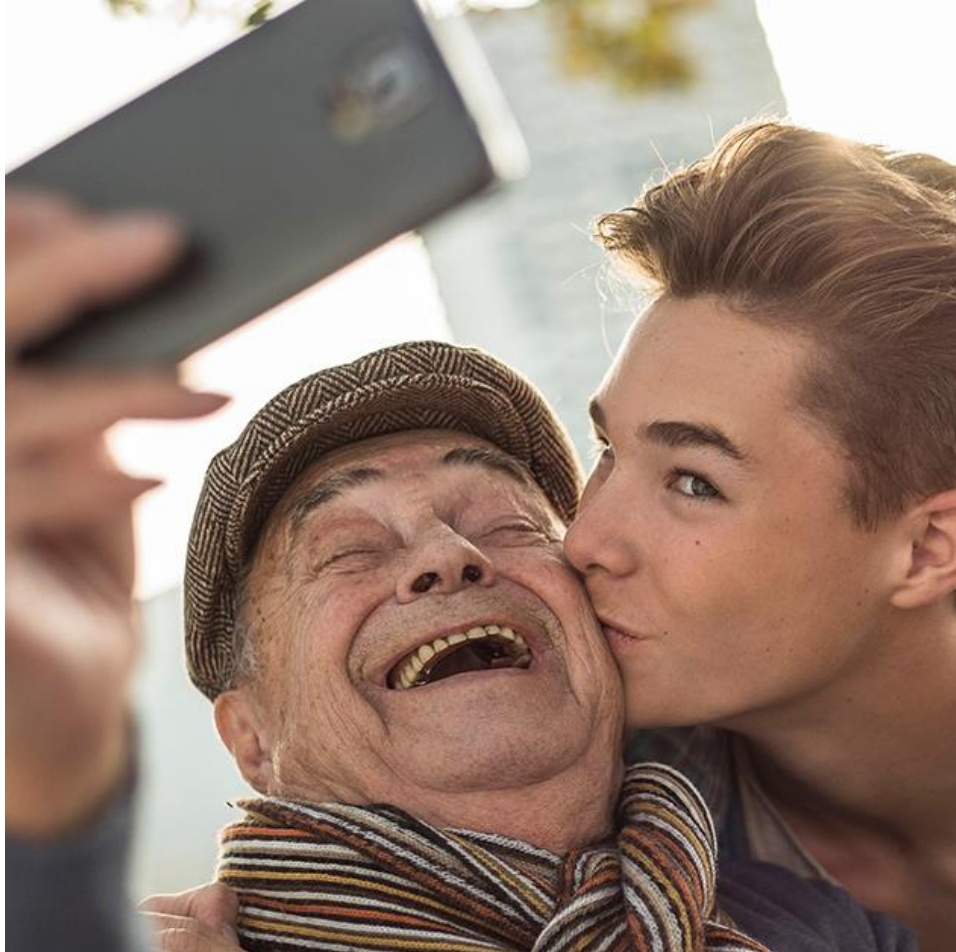
- None
- Lifetime maximum: Unlimited
- Termination – At retirement



Paramedical Practitioners

Services available from a number of providers including:

- Physiotherapists/ Athletic Therapists
- Chiropractors
- Massage Therapists
- Naturopaths
- Osteopaths
- Podiatrists / Chiropodists
- Speech Therapists
- Coverage up to \$750 combined per calendar year (reasonable & customary)
- Psychologists/ Social Workers/ Psychotherapist/ Marriage and Family Therapist/ Registered Clinical Counsellor (BC only) \$750 per calendar year



Vision care

Eye exams

- 1 exam every 24 rolling months*
- 1 exam every 12 rolling months* (dependents up to and including age 17)

Eyeglasses, contact lenses, prescription sunglasses and safety glasses, or laser eye surgery

- \$200 every 24 rolling months

*Rolling months basically means to look backward at the past 12 or 24 months, where applicable



Out-of-country care

- Medical emergency support: Either a sudden, unexpected injury or illness, or an acute episode of disease that could not have been reasonably anticipated based on prior medical condition.



With you when you travel

- 24/7 multi-lingual emergency support includes onsite hospital payment, transportation and lodging



Dental care

Deductible – None

Reimbursement levels

- Basic Routine Coverage: 100%
- Major Coverage: 50%
- Dental accident: 100%
- Orthodontics: 50% (Children only, ages 6-21)
- Termination: At retirement



Dental care

Plan maximums

- Basic Routine and Major combined maximum: \$1,500 per calendar year
- Dental accident: Unlimited
- Orthodontics: \$1,500 per lifetime (children only, age 6 – 21)
- 8 units of scaling per year
- Fee guide: Current year (according to the province where the treatment is rendered)

A treatment plan (estimate) is recommended for any treatment costing \$200 or more.



My Canada Life
at Work

My Canada Life at Work

canada **life**™ <https://my.canadalife.com/sign-in> FR

Here's how to sign in

For GRS Access (savings)
Sign in with your existing GRS Access ID (usually a 7-digit number, a custom ID you created or an email address).

For GroupNet (benefits)
Sign in with your existing GroupNet sign-in email address.

For My Canada Life at Work
Use the email address you chose when you signed up for My Canada Life at Work.

Sign in [? Sign-in help](#)

GRS Access ID (savings)/Email address (benefits)

Password

Remember me

Sign in

Register

Forgot [password?](#)

Dashboard

The screenshot displays the Canada Life user dashboard. On the left is a navigation menu with the following items: Overview (highlighted in red), Make a claim, Benefits (+), Info centre, Resources (+), and Options for you. Below the menu is the Canada Life logo and the text "CANADA LIFE DEMO POLICY FOR TESTING" with a link to "Plan details". The main content area is titled "Overview" and includes a greeting "Good morning, Bert Demo!" and a sign-in timestamp. A red "Make a claim" button is prominent. Below this is a "Benefits overview" section with a shield icon and the plan number "178123". Four benefit categories are shown in a grid: Health (heart icon), Drugs (pill icon), Vision (glasses icon), and Dental (tooth icon). At the bottom, the "Recent claims" section states "You have no recent processed claims with Canada Life."

Overview menu



Find benefits information



Summary of claims



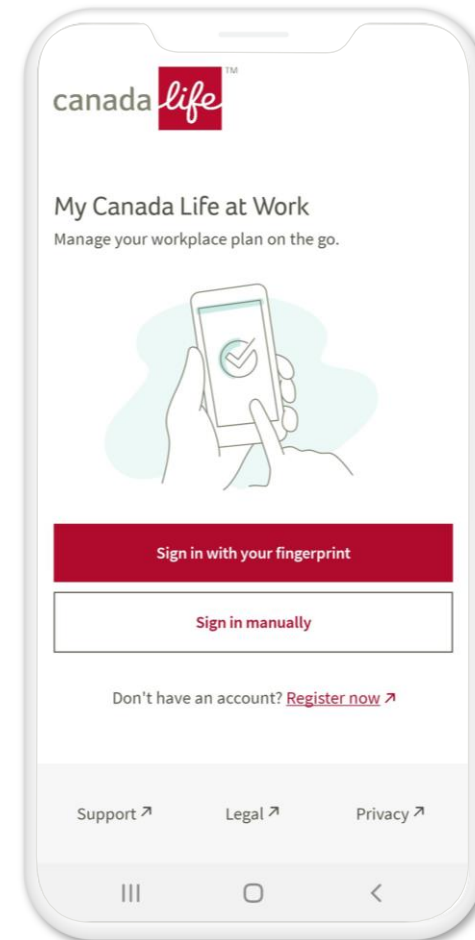
The My Canada Life at Work App

Get flexibility in how and where you access your group benefits plan with the My Canada Life at Work app.

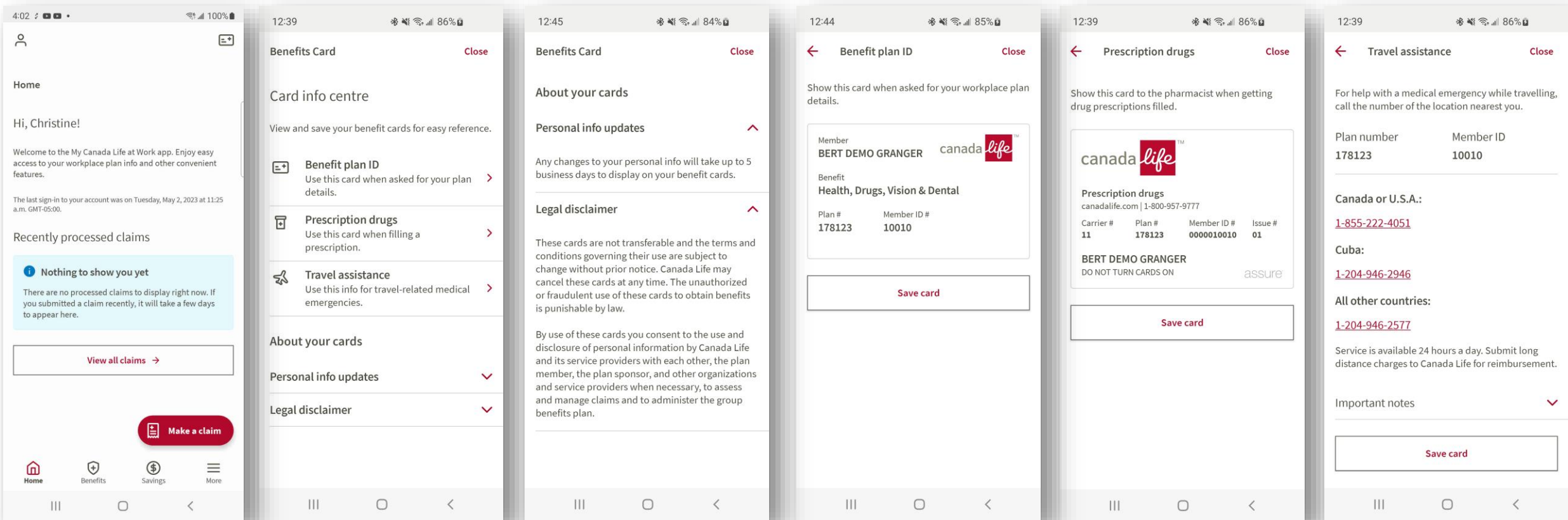
The new app:

- Offers an intuitive member experience, with the same look and feel as the website
- Highlights the most used functions, like Make a claim, to make submitting claims faster and easier than ever
- Provides easy access to benefit cards on the go

 Search for My Canada Life at Work in the app store.



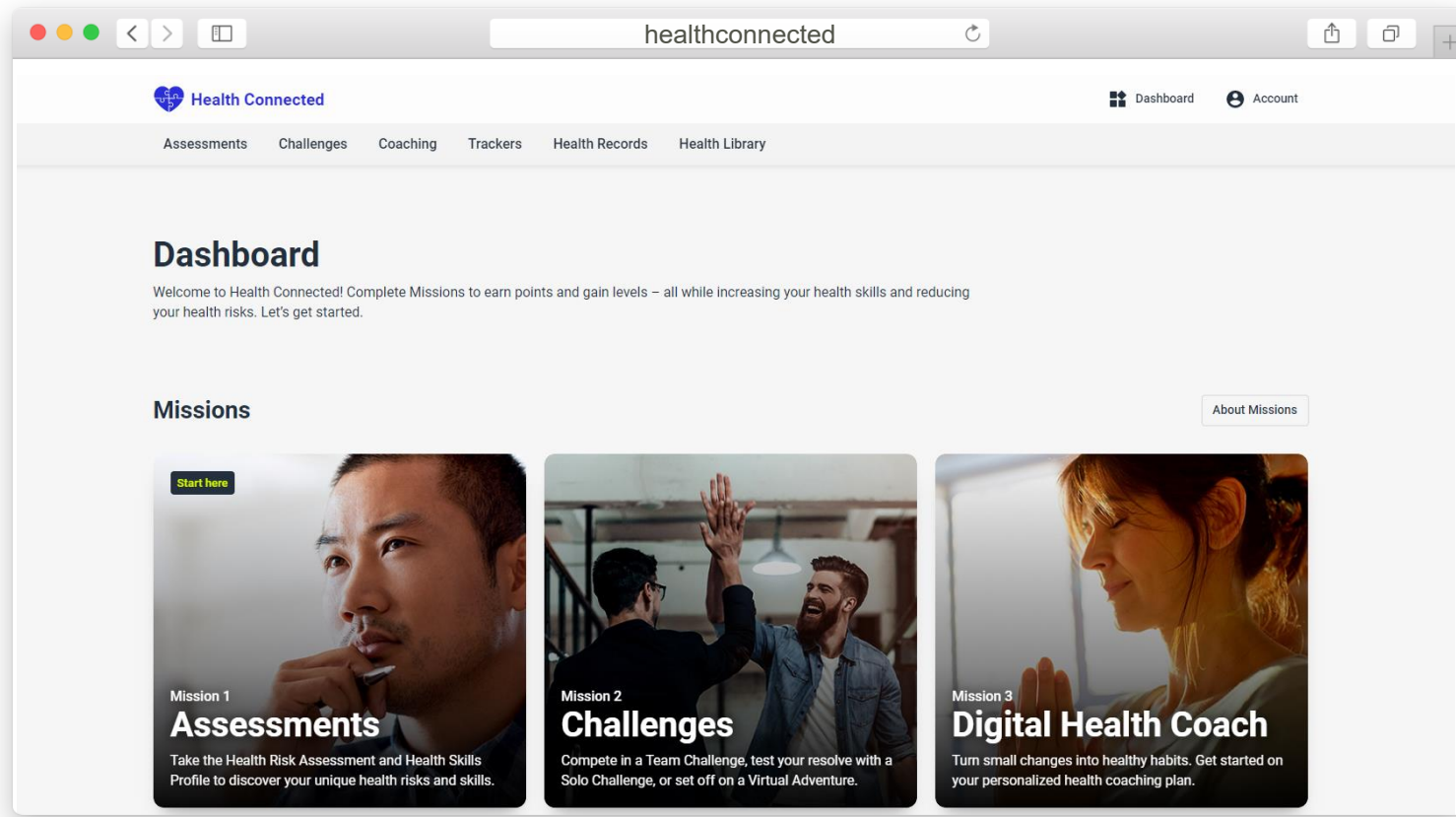
The My Canada Life at Work App – Digital Card



A close-up photograph of a person's hand, likely a woman, resting on a wooden floor. The hand is wearing a gold beaded bracelet with a circular charm. The person is wearing a teal top and light-colored pants. The background is softly blurred, showing a wooden floor and a grey cushion.

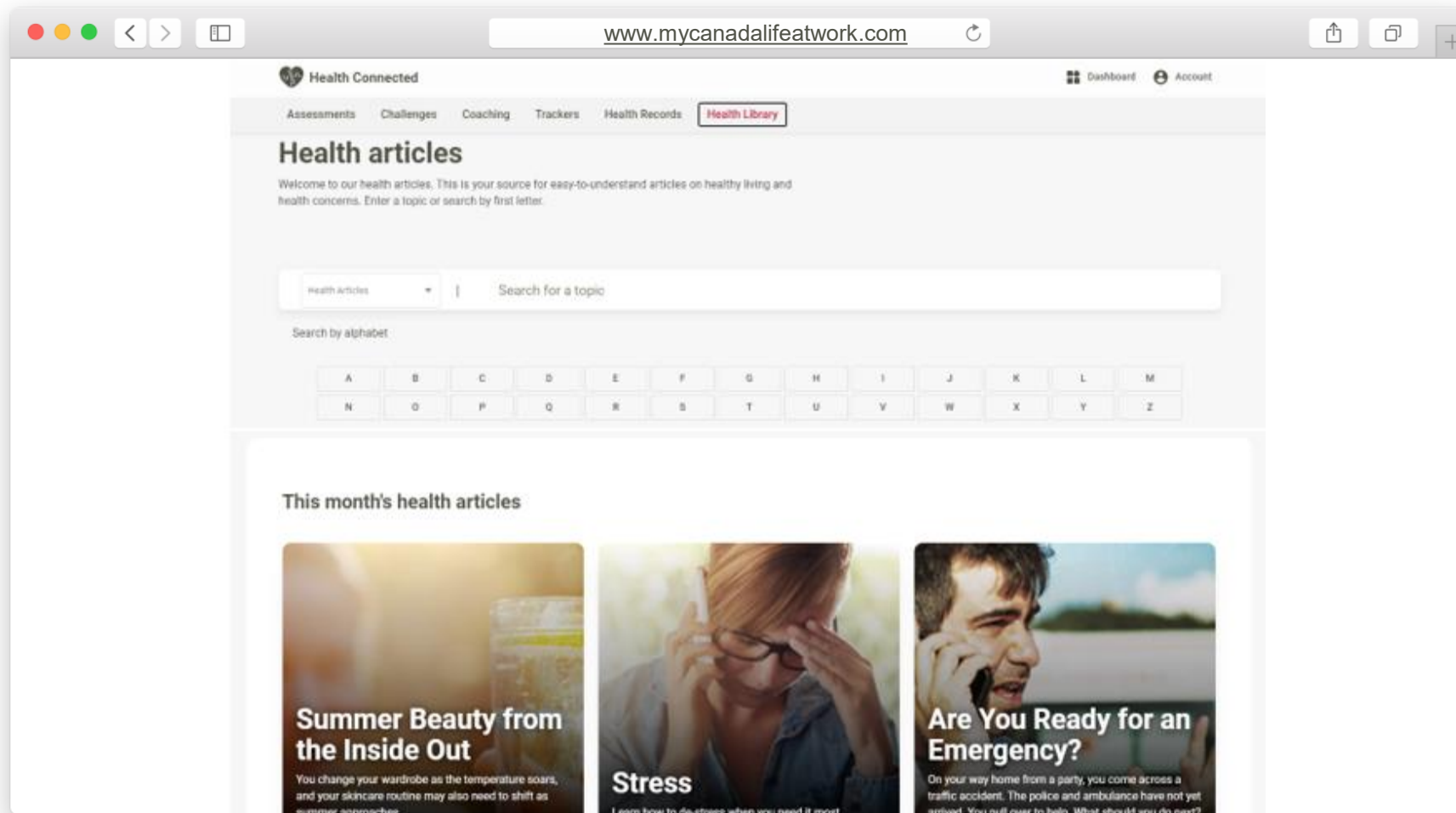
Wellness Resources

Health Connected



- An expanded, mobile-friendly offering
- Health assessments
- Digital health coach
- Team and solo challenges
- Works with top fitness apps

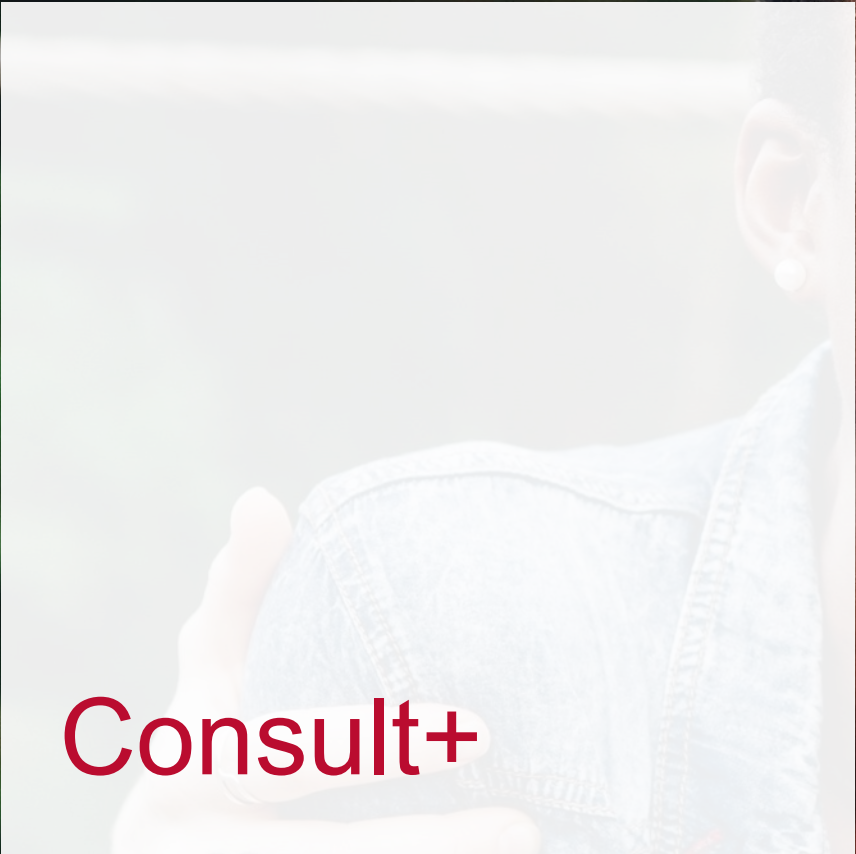
Health library



Workplace Strategies for Mental Health

- For members, co-workers and leaders
- Tools and resources to promote mental health
- Available to all Canadians



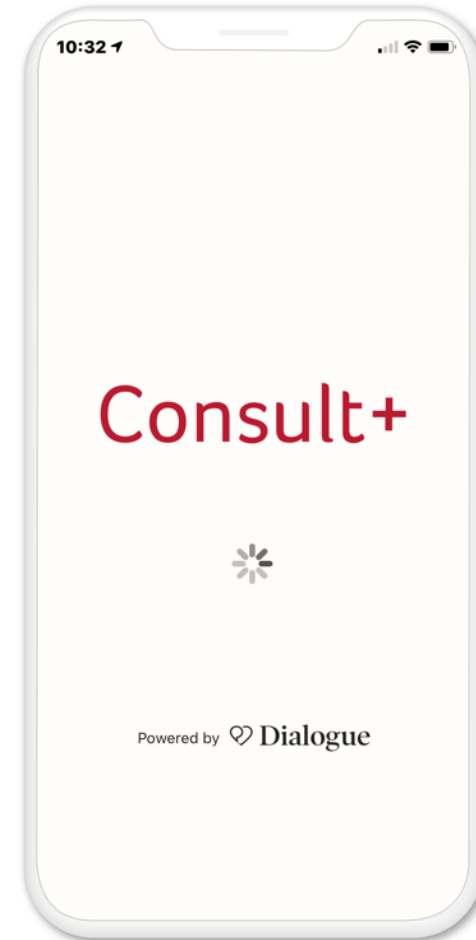


Consult+



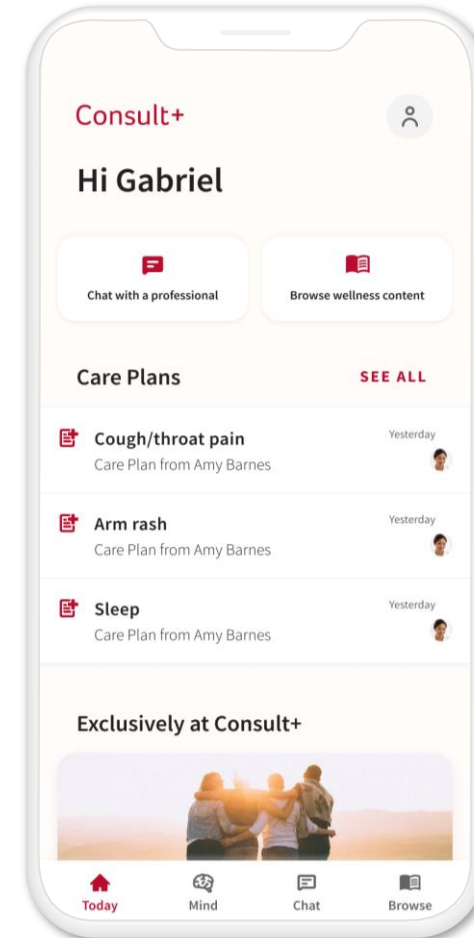
A virtual health clinic in members' pockets

- It's an app and website
- Meet with medical professionals online
- Non-urgent conditions, medical advice, prescriptions and more



How you benefit

- 24/7 access to medical professionals
- Less time in clinic waiting rooms
- Help for non-urgent 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



Self-led therapy



Access support for:

- Depression
- General anxiety
- Social anxiety
- Divorce and separation
- Loss and bereavement

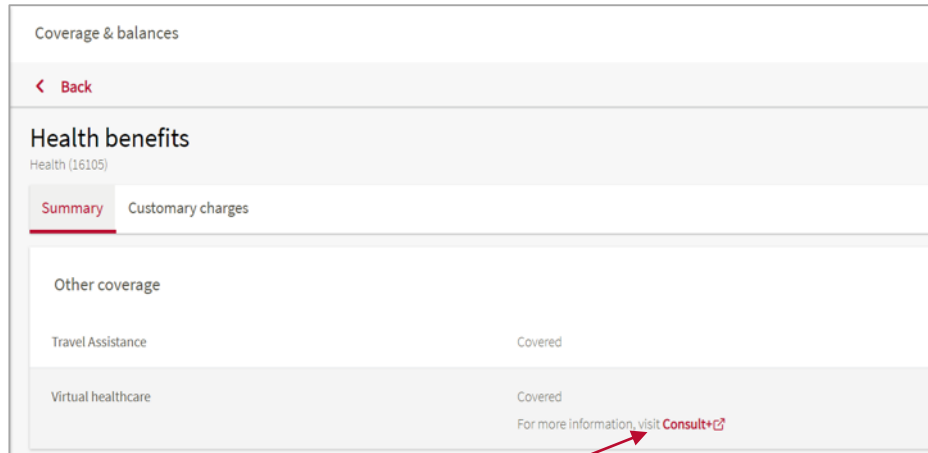


How it works:

- Fill out a Consult+ questionnaire to discover their health score
- Get suggestions on which modules may help
- Do modules at their own pace

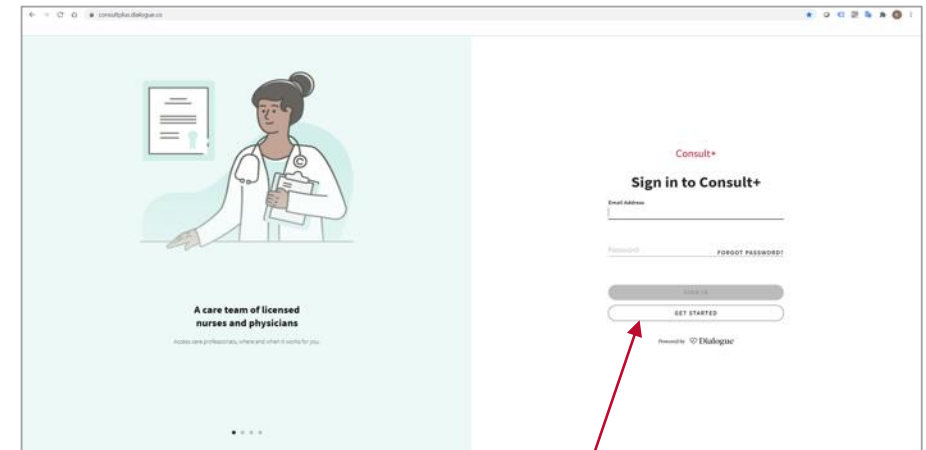
Get started!

- 1 Sign in to mycanadalifeatwork.com.
Go to Coverage & balances > Health > Other coverage



[Consult+](#)

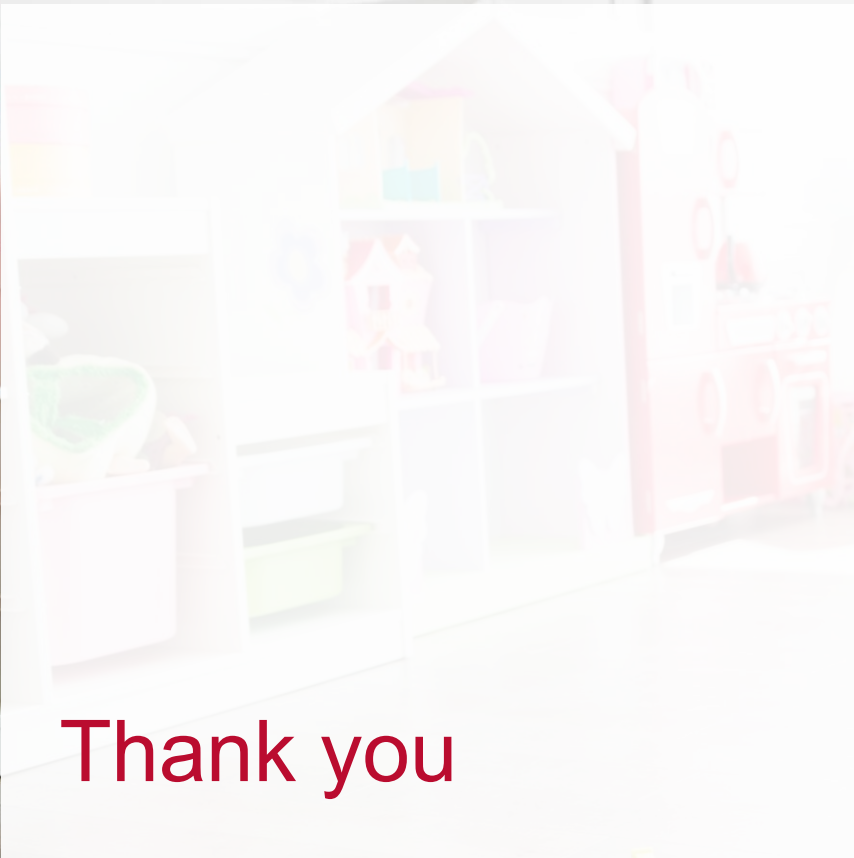
- 2 Create a Consult+ account.



[GET STARTED](#)



Questions?



Thank you