

Frequently asked questions

1. Why are we changing group benefit carriers?

The primary reason we are leaving Sun Life is cost. Although Michaels continues to pay the majority of the cost of your health and dental benefits, Team Members share in the cost of our plans and Sun Life implemented significant cost increases effective July 1. (For medical alone, the cost increase was 35%.) The Benefits Team believed we could find the same or better options at a lower cost than those from Sun Life. After conducting a thorough assessment of options, we selected Canada Life to administer our benefit programs.

Canada Life offers the same comprehensive coverage you're used to, with lower rates and streamlined plan management. Canada Life also has additional resources that will be available to you. These include the My Canada Life at Work member website that provides simplified access to your benefits information and options for digital claims submission.

All members will have easy access to a one-of-a-kind resource for mental health support through the Workplace Strategies for Mental Health website. Members will also benefit from exceptional, accessible customer support through the Canada Life call centre.

2. When is the plan moving?

Canada Life will take over as our benefits administrator on October 1, 2023. Your claims history and information will be transferred to the Canada Life member portal, My Canada Life at Work. You can begin submitting claims on My Canada Life at Work on **October 6**. Also starting October 6, you can access your digital ID card on My Canada Life at Work.

If you incur a claim or fill a prescription between October 1 and October 5, you'll need to save your receipts to submit the claim to Canada Life on or after October 6. If you know you will need a refill of a maintenance prescription before October 6, we encourage you to fill your prescription before September 30 to avoid any delays in processing your claim.

There will be no interruption to your benefits coverage, but your access to services may be limited between October 1 and October 5. If you have service during that period, you will need to pay first and submit your claim with Canada Life on or after October 6. You can still incur claims and fill prescriptions through Sun Life through September 30, 2023. You have 90 days to submit any unprocessed claims with Sun Life for service incurred before October 1 to Sun Life.

3. What's changing?

- Canada Life uses digital ID cards. You will not receive an ID card in the mail. On October 6, you can download your ID card directly from the My Canada Life at Work member website.
- Workday is where your benefit enrolment, dependant information designations will be maintained and sent to Canada Life with weekly updates. On or after October 1, all enrolments, changes or updates will be done through Workday.
- If you currently have family coverage and want to drop coverage, you will need or provide proof of other coverage for your family member.
- Reasonable and Customary (R&C) charges may differ slightly with Canada Life. The R&C charges do not match exactly to what's currently in place with Sun Life, which means you may have to pay a few dollars more or less for a therapy visit or at a practitioner's office.

- All full-time and part-time Team Members have access to Consult+, a virtual health and wellness clinic in your pocket, at no cost to you! Consult+ is Canada Life's very own virtual healthcare experience that is provided by Dialogue.

4. What do I need to do?

We have coordinated the transition of all Team Member enrolment and dependant information from Sun Life to Canada Life automatically, but there are a few things you'll need to do:

- Visit Canada.MIKBenefits.com for more details on the move.
- IMPORTANT NOTE: Effective October 1, enrolling for benefits, making changes to your coverage, dependants and beneficiary designations will be handled through Workday. You can access Workday directly or through Canada.MIKBenefits.com. There you will also find a job aid with step-by-step instructions for logging in to Workday and how to access your benefits information.
- On or after October 1, log in to Workday to review your coverage or update your beneficiary information.
- Be sure to download your digital benefits ID card on My Canada Life at Work, available October 6.
- On October 6, register for My Canada Life at Work.
- On October 6, start using your new policy number 180654 and current ID number with your health services providers.
- On October 6, start submitting claims to Canada Life online through the member site.

5. When will I receive my new medical ID card?

You won't receive a printed ID card (after September 30, please discard your Sun Life card). Canada Life uses digital ID cards that you can download to your phone. Be sure to show your new digital ID card for all your health care needs and when you get a new prescription. You can access your digital benefit card online on My Canada Life at Work or on the My Canada Life at Work mobile app under **Cards**.

6. Will my claims history and dependant information transfer to Canada Life?

Yes, your claims history and dependant information will automatically move to Canada Life.

7. Will my benefits reset on October 1?

No. When your claims history is moved from Sun Life to Canada Life, whatever balance you had will still be available for the rest of the year, unless you've used it all. Benefit balances will reset on January 1, 2024.

8. Will my prescriptions cost more at Canada Life?

Canada Life is implementing the Reformulary Drugs that is similar to what is currently used at Sun Life.

9. Can I change my benefits on October 1?

No, the benefits you are currently enrolled in at Sun Life are being mapped over to Canada Life. We are having an Open Enrolment in Q1 2024, where you can make any changes (subject to Evidence of Insurability, where applicable). If you want to drop medical or dental coverage, you must provide proof of other coverage. However, if you experience a life event (e.g., get married, have a baby, get divorced, etc.), you have 30 days from the date of the event to make changes to your benefits. All changes are made in Workday, and more information can be found on Canada.MIKbenefits.com.

10. Where can I find my benefits information?

You can find your claims and coverage information on My Canada Life at Work starting on October 6. Log in to Workday to review your elections or review your dependant information.

11. Where can I find my policy and ID number?

The new policy number is 180654, and your ID number is on your digital ID card. Both numbers are on your digital benefit card online on My Canada Life at Work or on the My Canada Life at Work mobile app under **Cards**.

12. How do I submit a claim?

Starting October 6, you can submit claims through the member website or mobile app. You can also submit a paper claim by downloading, completing and mailing in forms from this site: canlife.co/formsforyou. **If you have a claim prior to October 1, you must submit the claim directly to Sun Life. You have 90 days to submit all claims to Sun Life. You won't have access to submit extended health claims online with Canada Life after September 30; all claims need to be submitted by mail. A Sun Life claim form can be found on Canada.MIKBenefits.com.**

13. Can I use direct deposit for claim reimbursements?

Yes, you can sign up for direct deposit through the member website or mobile app, or by completing and returning this form: canlife.co/bankingforms.

14. Where do I get my 2023 benefits claims information when I prepare my taxes in 2024?

You can get your 2023 information from Sun Life. You will still have access to Sun Life's portal into 2024 to download your claims payments or Explanation of Benefits for your 2023 taxes. For any claims incurred from October 1 to December 31, you will access the information through Canada Life's portal.

15. What else do I have access to through Canada Life?

Canada Life offers member access to additional health and wealth resources including:

- My Canada Life at Work: The online home for your group plan information and additional wellness resources.
- Health Connected: A wellness platform with resources including health assessments, nutrition and fitness planning, digital coaching and options to engage in challenges with your community to keep you motivated.
- Workplace Strategies for Mental Health (workplacestrategiesformentalhealth.com): An online resource to help improve psychological health and safety in the workplace and beyond.
- Smart Path (smartpathnow.com): Find tools, calculators and information to help you save for the future.
- Consult+: A virtual health and wellness clinic in your pocket – Canada Life's very own virtual healthcare experience that is provided by Dialogue.