



## Background:

When a full-time team member would like to apply for additional life insurance, critical illness or gain medical/dental that is subject to evidence of insurability throughout the year or with a qualifying life event, they must apply and be approved with Canada Life. Part Time SK team members can also apply for medical and dental but not critical illness or optional life insurance. Optional life insurance as well as critical illness for Canada is only offered to Full time team members (hourly or salaried). It is not offered to any team member classified as part-time in Workday.

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## Canada EOI Process

1. Team member applies as a late applicant or via qualifying life event throughout the year to have coverage for a plan they don't currently have active with Canada Life. Their first step is to complete sections 2-9 on the [Canada Life Application for Group coverage form](#). They will also need to complete the following sections on the [EOI form](#): Smoking declaration, optional life beneficiary designation, plan member's signature and all information on pages 3-5.

### Currently Covered and elects amount beyond guaranteed issue

- a. If the team member already has life insurance with Canada Life and is looking to increase their coverage during Open Enrollment or throughout the year, **only the EOI form is needed**. They will not need to complete the Application for Group coverage form since this is already on file with Canada Life.

### Currently Covered or Newly elected and elects amount under guaranteed issue

- b. If a team member is electing an amount under the guaranteed issue, no EOI form is required and they can pick this up anytime throughout the year.

### Newly electing and elects amount beyond guaranteed issue

- c. If the team member has other coverage such as medical and dental through Canada Life but does not have life insurance and is applying during the year or in open enrollment for life insurance that requires EOI, both the **Application for Group coverage and the EOI form must be completed**.

### Team member is a late applicant (not a qualifying life event)- new enrollee

- d. If the team member is electing medical and or dental for the first time for themselves and or their dependents both Application for Group coverage and the EOI form must be completed.

2. The TM will then need to submit a [knowledge zone ticket](#) to BUS-Benefits or email [loa@michaels.com](mailto:loa@michaels.com) requesting the employer portion (sections 1-3) of the [EOI form](#) to be completed. The TM will need to include a copy of the application for group coverage so TCS, our offshore HR team has it to reference.

See sample EOI ticket on the next page.



### Benefits Inquiry

Benefits Inquiry, Leave of Absence (LOA) Inquiry and Paid Time Off (PTO) Inquiry

Use this form to open a ticket with Team Member Services regarding any Benefits inquiries, Leave of Absence (LOA) inquiries, Paid Time Off (PTO) balance discrepancies, and/or inquiries you have.

**Example:** Need to add a dependent, Premium questions, etc.

Visit [Mikbenefits.com](https://mikbenefits.com) if you have general questions about your Benefits as a Team Member at Michaels.

#### US Only Contact

Blue Cross Blue Shield

Website: <https://www.bcbstx.com/michaels>

Phone: +1(877)269-1180

#### Canada Only Contact

ManuLife

Website: [www.manulifeplan.ca/1667MichaelsStores](http://www.manulifeplan.ca/1667MichaelsStores)

Participant Services: +1(888)727-7766

\*Team Member Requested For

Team Member's Preferred First Name

Team Member's First Name

Team Member's Last Name

Team Member's User ID

Employee ID#

\*Select Country

\*Team Member Phone Number



\*Type of Inquiry  
Benefits

\*Select your Primary Issue  
Open Enrollment


\*Select Vendor  
x Canadian Benefits (Canada Life)

\*Store Email or Personal Email Address  
[Redacted]

\*Explanation of Issue  
Please see application for group coverage and EOI form attached for open enrollment.

Application for Group Coverage Form.pdf (16.6 KB)  
2m ago

EOI Form.pdf (16.2 KB)  
2m ago

 Add attachments

Submit

3. TCS/HR will complete the admin portion (sections 1-3) of the [EOI form](#) as well as section 1 on the [Application for Group coverage](#) and attach both forms to the KZ ticket or via email to the TM.
4. TM will then submit the completed EOI and Application for Group coverage forms directly to Canada Life.
  - a. They can submit it via mail:  
The Canada Life Assurance Company  
Group Medical Underwriting  
PO Box 6000  
Winnipeg MB R3C 3A5

# Canada EOI Process Flows



Or via email: [groupmed@canadalife.com](mailto:groupmed@canadalife.com)

b. The form can be submitted electronically but the signature needs to be the personal actual signature in a digitized format such as an image of a handwritten signature. They will not accept just a typed signature.

5. Please allow up to 4 weeks for Canada Life to review and provide status back to the TM and Benefits/HR regarding EOI requests. If the TM has questions prior to the 4 week point from submission, they can contact Canada Life at 1-800-957-9777.
  - a. TMs will be notified via snail mail on the status of their EOI request.
  - b. Benefits team will be emailed from an email domain @Canadalife.com. This information is also housed on the monthly invoices.
6. If the EOI has not been updated via status within the 4-week period, the TM will need to submit a KZ ticket to HR to research further with Canada Life. There is not a direct line to the EOI/Medical underwriting area for team members to contact.
7. Canda Life will relay this information back to TCS/HR and then TCS/HR will update the KZ ticket or email to TM accordingly.
8. Once approved for coverage, HR/TCS will update coverages in Workday based on the approval date from Canada Life.
9. The team member can then see the updated coverage on their profile on the benefits tab in Workday.