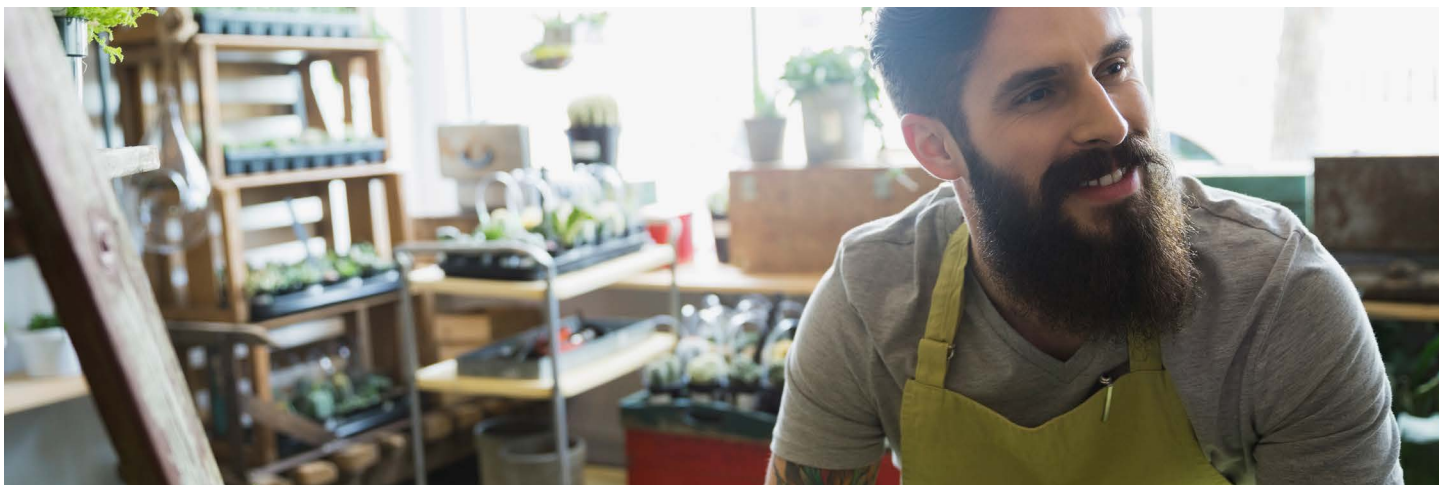




Welcome to
Canada Life

What you need to know about your benefits plan



Welcome to your Canada Life

We know how important it is to take care of your financial, physical and mental well-being. Your Canada Life group plan can help provide support.

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.**
If you don't have them, contact your plan administrator.
2. Go to mycanadalifeatwork.com three 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 My Canada Life at Work app.

You can submit your claims, see what your plan covers and even download your benefits card to your mobile device.

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 processed

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.

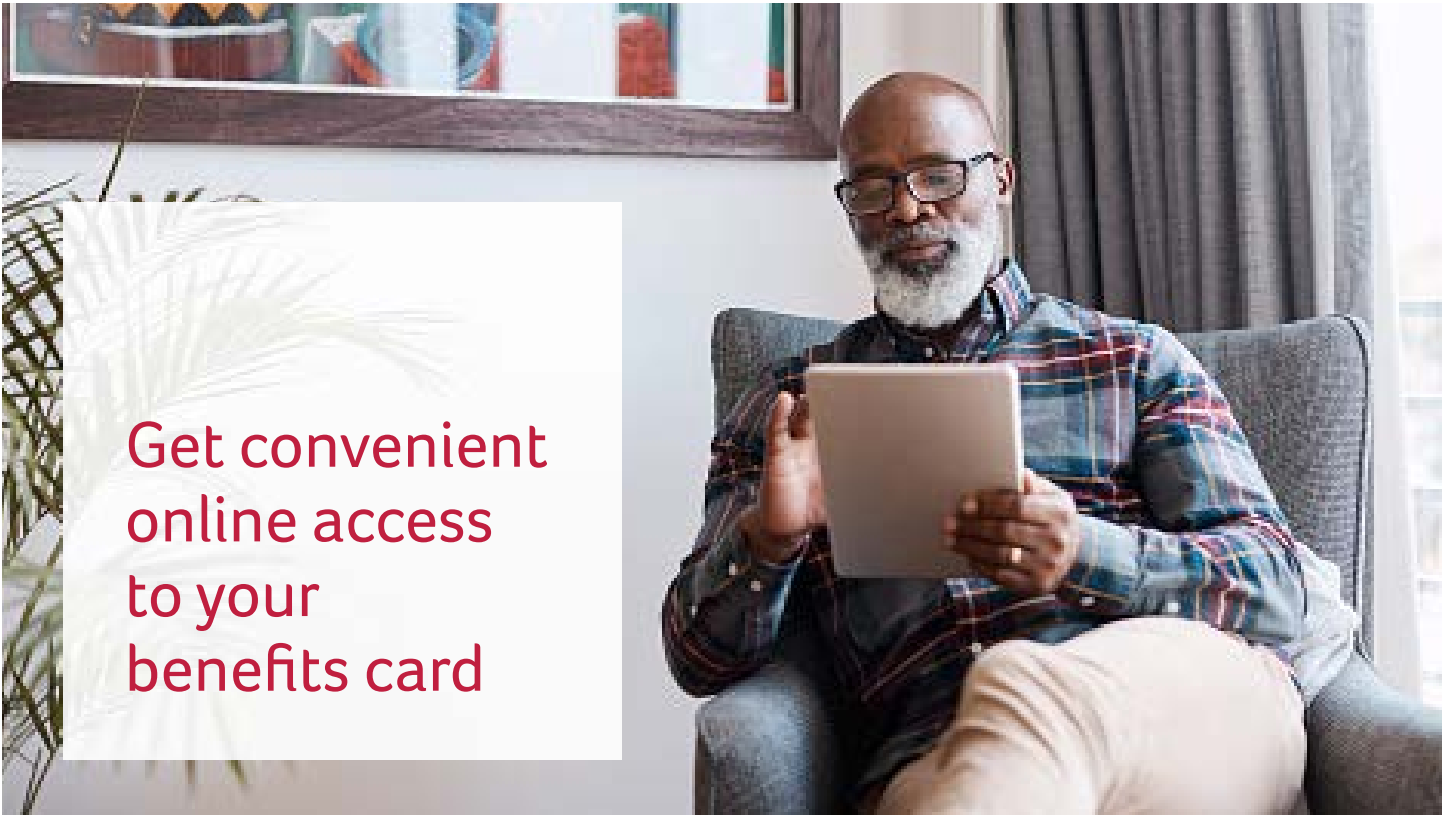


Need help?

Call us at 1-888-495-5525, Monday to Friday from 8 a.m. to 8 p.m. ET.

Hearing impaired members can use our TTY service available 24 hours a day, seven days a week.

- For TTY to voice call 711.
- For voice to TTY call 1-800-855-0511.

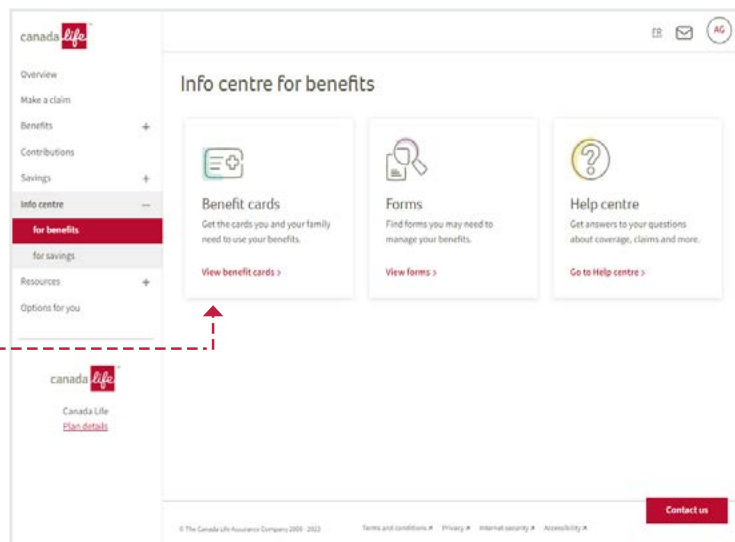


Get convenient
online access
to your
benefits card

Follow these steps to view,
save and print your card online.

1. Sign in to mycanadalifeatwork.com
2. Select **Info centre**, then **for benefits** from the left-hand menu
3. Select **Benefit cards**

You can also view and save your card to your mobile device through the GroupNet mobile app.
canadalife.com | 1-888-495-5525





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, go to Resources and select Wellness.



1-888-495-5525 | 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.

Health Connected is powered by MediResource, Canada's leading provider of consumer digital health and wellness solutions. Your personal and confidential information is protected in accordance with applicable privacy laws. Incurred by you in relation to the service are your responsibility. Health Connected and the Heart Logo are registered trademarks of MediResource Inc.

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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 week¹, 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 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.

 [Twitter](#)  [LinkedIn](#)  [YouTube](#) [#WorkplaceMentalHealth](#)

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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¹ [Psychological Health in the Workplace - Canada.ca](https://psychologicalhealthintheworkplace-canada.ca)

**Workplace Strategies
for Mental Health**

Compliments of Canada Life

canada  TM



Enhanced generic substitution

Many brand name drugs have generic alternatives that could be just as effective but cost less. They have the same active ingredient, same dosage strength and same dosage form.

What's enhanced generic substitution?

Your Canada Life™ prescription drug coverage includes enhanced generic substitution, which means the amount you can be reimbursed for your prescriptions is limited to the cost of the lowest-priced generic alternative.

Help keep your drug plan affordable

By asking your doctor to prescribe the generic equivalent whenever possible, you can help keep your drug plan affordable for the long term.

If your doctor prescribes a brand name drug, you can:

- Ask your pharmacist for the more cost-effective generic version of the drug
- Request the brand name drug your doctor has prescribed, and pay the difference in cost between the lowest-priced generic drug and the brand name drug

In some provinces, pharmacists must substitute brand name drugs with a generic drug if it's available.

If your doctor decides the brand name drug is medically necessary, they must complete a Request for brand name drug coverage form found at canadalife.com. If the request is approved, you'll be reimbursed the cost of the brand name drug according to the terms of your benefits plan.

For more information contact your plan administrator or go to canadalife.com.



Health Case Management

Supporting you

Taking new medications can sometimes be overwhelming, especially if you're trying to understand instructions for the medication or dealing with side effects.

Health Case Management can help. It connects you with personalized support to help you navigate your treatment.

- You get a personal health case manager to guide you through everything from focusing the effectiveness of treatment plans to making sure that medication is taken as directed
- It promotes collaboration between a network of healthcare professionals which helps maximize the effectiveness of your treatment

When you or your dependents are prescribed one of the eligible drugs related to a specific condition you or your dependent will be enrolled in the Health Case Management Program. You will be informed of the process in your approval letter.

In some cases, you could simply be contacted to co-ordinate the dispensing and delivery of your covered medication. In others you may be selected for ongoing contact with a health case manager to monitor your progress and closely follow the required treatment.

Providing you support for consistent treatment

Canada Life™ works with the experts at HealthForward Inc, to provide Health Case Management. Registered nurses with an extensive knowledge of specialty medications help assess treatment plans, assist patients, and arrange to have certain drugs that require special handling dispensed. These experts are backed by a pharmacy and treatment clinic network. Together they help ensure consistency in treatment and help improve your experience.

Your health comes first

Through Health Case Management, managing treatment plans can help you achieve better health outcomes.

New drug treatments and breakthroughs are helping Canadians like you, with medical conditions that were once thought untreatable. However, with the cost of specialty medications ranging between \$30,000 to over \$600,000 per year, many Canadians can't afford them without the help of a group benefits plan.

For more information about your Canada Life group benefits plan, contact your benefits administrator or visit us online at canadalife.com.



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. 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.

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.



Travel Assistance

World-wide support in emergency medical situations

If you have a medical emergency while travelling, you might need help to take care of other details. That's where Travel Assistance can help.

It's different from out-of-country emergency medical care coverage. It gives you access to a travel assistance provider, who can help you find medical help or arrange travel afterward. It's available 24 hours a day, every day, anywhere in the world. You can also get help in Canada if your trip is more than 500 km from home.

For information on out-of-country emergency medical care coverage, see your benefits booklet.

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



What's included

Medical advisors – Licensed physicians can consult on your case and find the best way to help.

Courtesy help – Help finding legal advice, local interpreters and replacing lost passports.

Advance admission – If you need to prepay for admission, the provider can pay the hospital in advance.

Care for unattended children – If you're in hospital, the provider helps arrange travel for your unattended minor children. Expenses are covered up to a maximum of a one-way regular economy airfare per child.

Return of vehicle – Coverage up to \$1,000 toward the return of your vehicle home or the nearest rental agency.

Transportation reimbursement – Airfare expenses are covered if you're in a hospital and miss your prearranged and prepaid return trip.

Note: You can get either your vehicle returned or transportation reimbursement, but not both.

Medical evacuation – If suitable local care isn't available, you're covered for evacuation to a hospital in Canada, or the nearest one that can give the treatment you need. You can also be evacuated to Canada if you need extensive treatment and it's safe for you to travel.

Family member travel – If you're in hospital for more than seven days in a row and are alone, one family member can be brought to the hospital. It includes one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals aren't covered.

Travelling companion expenses – If you're in hospital on the date of your trip home and are with a companion, their transportation and accommodation expenses are covered. The maximum payable for accommodation is \$1,500. Meals aren't covered.

Note: You can get either travel for a family member or travelling companion expenses, but not both.

Transportation of remains – If someone covered under your plan dies, you have coverage for the expenses to prepare and transport the remains home. The provider helps make those arrangements.

What's considered a medical emergency?

- A sudden, unexpected injury
- A sudden, unexpected illness or acute episode of disease that couldn't have been reasonably expected based on the person's prior medical condition

Costs aren't covered for elective services or a medical condition that needs ongoing care.

How to submit a claim

When you return home, complete the out-of-country claim form that's available on canadalife.com. Follow the submission instructions on the form.

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

- Canada or U.S.: 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 and select the option to speak with the out-of-country claims department. A TTY line is available for the deaf or hard of hearing by dialing 711.

How are claims paid?

If your province has out-of-country coverage, Canada Life pays your provincial health care plan's share of the claim for them. Canada Life also reimburses you on the amount left over that's covered by your benefits plan.

Before you travel, check your provincial plan to see if out-of-country medical expenses are covered. Many provincial plans have time limits on submitting claims. These limits apply to your Canada Life claims also. If your provincial plan refuses payment, you may be asked to reimburse Canada Life for any amount already paid on its behalf.



Frequently asked questions

If I'm admitted to a hospital, are my expenses covered?

The hospital will call the travel assistance provider, who then contacts Canada Life to verify coverage. You're responsible for arranging payment for all hospital and doctor bills when you're discharged. In some cases, hospitals allow you to assign your insurance benefits in place of full payment. Your benefits card isn't a credit card. It doesn't provide payment.

Do I need to buy extra health care coverage when I travel?

This is something you'd buy on your own. To help you decide, consider the maximums and reimbursement levels available in your group plan. These are included in your benefits booklet.

If you do buy additional insurance, Canada Life will co-ordinate payment with the other insurance provider.

Does Travel Assistance include trip cancellation insurance?

No, this is separate coverage that you'd have to buy on your own.



**Who do I call in case of
a medical emergency?**

**Call the number of the location you're in.
Service is available 24 hours a day,
every day.**

Canada or U.S.
1-855-222-4051 (toll-free)

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

These numbers are also on the back of your
benefits card and on canadalife.com.



1-888-495-5525 | canadalife.com

This brochure 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.

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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 healthcare professionals for non-urgent medical care. Use it anywhere you're comfortable talking through video, phone or chat.

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

- 24/7 access to medical professionals
- Help for non-urgent health conditions
- Prescriptions and refills
- Requisitions for lab tests and follow-up test results, when medically needed

It's secure!

Don't worry – all information on Consult+™ is secure and protected.

How much does it cost?

You get Consult+ through your group benefits plan and chatting with healthcare professionals is free. Extra fees may apply to see specialists (e.g., nutrition, mental health, life coaching, etc.). You can pay online and you may be able to claim these fees through your group benefits plan.

When can you use Consult+?

You can use Consult+ 24/7.

Create your account now – so it's ready when you need it!

It's easy. Just sign in to 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 1-888-495-5525 (Available 8 a.m ET to 8 p.m. ET).

1-888-495-5525 | canadalife.com

All services provided by Dialogue 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.



Teladoc Medical Experts

Connecting you to world-renowned medical experts

Being diagnosed with a medical condition isn't easy. Imagine how you'd feel or the questions you'd have. Chances are you'd want information – or a second opinion – as soon as possible.

Teladoc Medical Experts are here to help

Their world-renowned clinicians can help give you answers and assurance. You can get the information you need to make confident decisions – all from the comfort of your home at no cost to you.

One phone call

Call 1-877-419-2378 and you'll reach the Teladoc Medical Experts clinical team. You're assigned a registered nurse (your member advocate) that takes care of all the details for you. Your member advocate will get the Teladoc Medical Experts review process started to see that you have the right diagnosis and treatment plan.

For more information, or to contact Teladoc Medical Experts, visit: teladoc.ca/canadalife.

What are the benefits for you?

Personalized, one-on-one service – You'll get personalized advice, service and recommendations. This can help you understand your medical diagnosis, treatment plan or other medical-related issues.

Convenient access to medical expertise – You're one call away from accessing the expertise and knowledge of experts in over 450 specialties and subspecialties of medicine worldwide. These experts can help confirm the right diagnosis and treatment options for your case. You can even share your expert's recommendations with your local doctor.

All Teladoc Medical Experts services are also available to your parents, parents-in-law and other eligible dependants.

Service features

- **Expert Medical Opinion** – Provides an in-depth* review of your medical records and diagnostic tests from a world-renowned expert to confirm or recommend a change in your diagnosis and treatment plan.
- **Find a Doctor** – Locates Canadian specialists considered best able to handle a case, based on your criteria. These recommendations can be provided to your current treating physician for a referral.
- **Care Finder** – If you choose to seek treatment by a physician who is outside of Canada, Teladoc Medical Experts identify specialists considered best able to handle a case, based on your criteria.**
- **Personal Health Navigator** – Helps you navigate the healthcare system and address your issues. Need to find homecare? Need to identify community resources that provide services, equipment and treatment? This may help.
- **Ask the Expert** – Provides you with answers to basic questions about your health conditions and treatment options. You'll normally get your answers within five to 10 business days, depending on the nature of your questions. You'll receive your answers in the form of a written report emailed directly to you.
- **Mental Health Navigator** – A program that links you to a network of clinicians and experts who will guide you towards the help you need to improve your mental health.



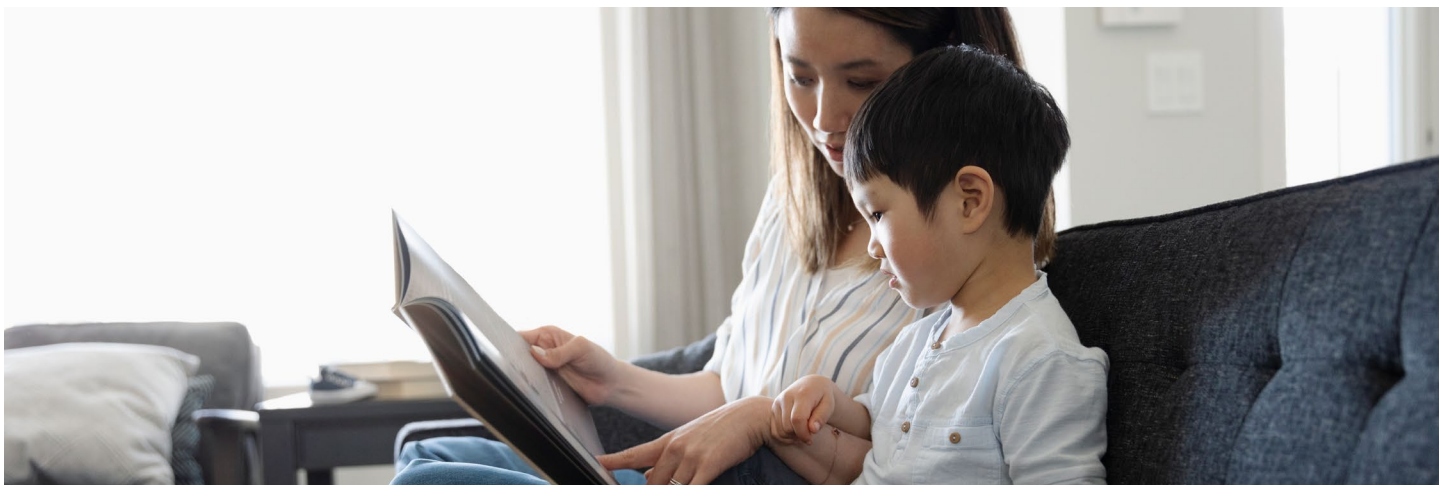
*Length of time to complete Expert Medical Opinion service can vary depending on the complexity of each case.

**You are responsible for all costs related to treatment, travel and lodging.

Teladoc Medical Experts services ("Services") are provided by Teladoc Health, Inc. and are not insured services. Canada Life is not responsible for the provision of the Services, their results, or any treatment received or requested in connection with the Services.

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Contact

Employee assistance program

When facing a major life change or difficulty, it can be hard to stay focused. To help you in your time of need, your group benefits plan has an employee assistance program called Contact™.

Canada Life offers Contact with services provided by TELUS Health, a global health and well-being leader. You and your family can get confidential, bilingual support for free, 24 hours a day, seven days a week.

You can get help with:

- Relationships
- Family and parenting
- Career
- Addiction

How does it work?

A qualified counsellor works with you to find solutions to problems in a short time frame. This short-term counselling is flexible and includes as many sessions as you need. You can choose from six counselling options: face to face, phone, e-counselling, video counselling, online chat and self-directed resources.

If you need long-term, specialized attention, counsellors will refer you to a community resource to help you. Although this third-party counselling isn't covered under Contact, your Contact counsellor will keep in touch with you (with your permission) and manage the case until your treatment ends.

What Contact offers

- Confidential assessment, counselling and referral
- Crisis intervention
- Health information and assessment
- Nutrition information
- Legal and financial consultation and referral
- Childcare and eldercare information and resource referral
- Subscribed newsletters
- Interactive online resources and virtual support

How to get started

Call TELUS Health toll-free at **1-866-289-6749**. If you're hearing impaired, you can access services 24 hours a day, seven days a week by dialing 711 (in Canada or the U.S.).

To access the TELUS Health website, sign in to mycanadalifeatwork.com, go to **Coverage and balances**, select **Health** and scroll down to **Other coverage**. Then click on the link under employee assistance program.

Download the TELUS Health One app and enter:

Username: canadalife

Password: telus1

Services offered by:





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!



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 or use the mobile app. New to your plan? Go to mycanadalifeatwork.com to register.
2. Choose **Make a claim**. 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 health care provider

Some health care 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.

Hold on to your receipts

Keep your original receipts 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.