

University of Ottawa – Group insurance benefits provider change – Frequently asked questions

The University of Ottawa has selected Canada Life to be our new provider of group insurance benefits effective **November 1, 2020**.

1. Why are we changing group insurance benefit carriers?

After an extensive Request for Proposal process, Canada Life was selected as the new group insurance benefits provider. A multi-functional team assessed the carriers that made submissions. Members of this team included representatives from Financial Resources, Procurement, Human Resources (HR) as well as representatives from an outside consulting firm. Canada Life offers bilingual services, and competitive technology and systems, including a comprehensive plan member website that includes online claims submission, mental health and wellness tools and smartphone applications. Canada Life also offered the most competitive financial arrangements.

2. Is there anything I must do to enrol with Canada Life?

If you were insured with Manulife prior to November 1, 2020, you are automatically enrolled with Canada Life. Your insurance coverage information has been transferred from Manulife to Canada Life.

3. What is different about Canada Life?

While our group insurance policy number has changed, employees and retirees continue to use the same nine-digit employee number for insurance identification purposes.

Although the benefit plan design has not changed, administrative practices may differ from one insurer to another. As we saw in past years, premiums may vary from year to year, mainly due to the rising cost of drugs and covered services. We're pleased to confirm that there are no premium increases for employees and retirees as of November 1, 2020. In fact, there is a slight decrease in life insurance rates for active employees.

Some terminology and tool names differ between providers. For example, both Manulife and Canada Life have Healthcare Spending Accounts. However, their French translations are different (Manulife uses « Compte de crédits santé » (CCS) and Canada Life uses « Compte de gestion des dépenses santé » (CGDS)).

4. What websites will I use to access my benefits after November 1?

[GroupNet Flex](#) is Canada Life's fully secure online tool for reviewing your benefits coverage and reviewing or making changes to your beneficiary designation(s) as of November 1. To obtain your password the first time you visit GroupNet Flex, click Forgot/Need my password.

[GroupNet for plan members](#) and GroupNet Mobile are your new member sites as of November 1. Here, you'll be able to review your health and dental benefits, submit claims, find your benefits card details, complete your banking information and other details. Visit the app store on your smart device and

download the Canada Life GroupNet mobile app. Please note: When you register for GroupNet for plan members, the get started page will ask you to make sure two business days have passed since your benefits coverage started. If you were already insured with Manulife, you can disregard this note and click "Get started".

5. Are there changes to the way I submit my claims?

Canada Life offers similar online tools to those from Manulife, including online claims submission and a benefits card. In mid-October, your benefits card was mailed to your home address that's on file with University of Ottawa. Canada Life has direct claims submission available for service providers. Your pharmacy, dental office and some paramedical providers can submit claims directly to Canada Life.

When making a claim online, you must submit a copy of your receipt in **one** of the three following ways.

- Upload and attach an electronic receipt from the provider to the claim through GroupNet for plan members.
- Scan or take a picture of the receipt and upload and attach the image to the claim through GroupNet for plan members.
- Download the GroupNet for plan members app, take a picture with your device and attach the photo to the claim.

6. Where should I submit my claims?

Starting November 1, health, dental and Healthcare Spending Account (HCSA) claims should be submitted to Canada Life, including claims for services received before November 1, 2020. While we encourage you to submit your claims as soon as possible, please remember that you have 18 months to submit health and dental claims after a service is received and that unused HCSA credits are forfeited on December 31 of the year following the year they were allocated. Canada Life's standard turnaround time for claim payments is seven calendar days.

Life insurance questions should be directed to hrbenefits@uottawa.ca while long-term disability questions should be directed to hrhealth@uottawa.ca.

7. Have my email address and banking information for claims direct deposit been switched over automatically as well?

No. For privacy reasons, emails and banking information cannot be transferred between insurers. Therefore, you will have to register on Canada Life's GroupNet for plan members, either via the website or using the GroupNet mobile app, to provide your banking information. You will need to provide an email address as part of the registration process for GroupNet for plan members. If you do not provide a personal email address, your @uOttawa email will be used.

Be sure to add your banking information to GroupNet for plan members to receive direct deposits.

Here's how:

- Click "Profile"
- Under "Banking", click "Manage banking info for direct deposit"
- Click "Add"
- Add your information and click "Confirm"

8. Where will health, dental and HCSA benefit details and claim forms be available?

Details on your health, dental and HCSA are available on the Canada Life GroupNet for plan members website as of November 1, 2020. Claims can be submitted through Canada Life's GroupNet for plan members or GroupNet Mobile app. Should you wish to submit a paper claim, please refer to www.canadalife.com/support/forms.html for the required forms.

9. Was my claims history transferred from Manulife to Canada Life?

Yes. Your benefits involving maximums (e.g., HCSA, dental, vision care, paramedical etc.) were not reset to \$0 following transition to Canada Life. Manulife has sent all insurance claims history information and balances (calendar year, lifetime, specific durations) to Canada Life to ensure your history is maintained. This means that claims you have made with Manulife were carried forward to Canada Life.

10. Why does my beneficiary designation not appear on the Canada Life GroupNet Flex system?

Only beneficiaries on file with Manulife were transferred to the Canada Life GroupNet Flex System. If you made your beneficiary designation prior to 2014, the designation is currently on file with uOttawa.

11. Will I need to update/change my covered dependents for health or dental coverage?

No. Your active dependents were automatically transferred from Manulife to Canada Life. However, you should verify your profile to ensure that all your dependants were transferred, and that those dependants who are no longer eligible do not appear in your file.

12. I am currently on long-term disability. What does this change mean for me?

If you are already receiving long-term disability benefits, you will continue to receive that benefit from Manulife after November 1, 2020. Similarly, if you are on sick leave which began prior to November 1, 2020 and become eligible for long-term disability benefits, they would be paid by Manulife. Optional life insurance coverage (if applicable) will remain with Manulife. However, basic life insurance, health, dental and HCSA moved to Canada Life on November 1.

13. Why is my full name or that of my dependant not showing on my new benefits card?

Due to character limitations the first name field allows for 10 characters and the last name field allows for 15 characters, unless there is a space or hyphen in your name in which case it will truncate at the hyphen or space. For example; Marie-France will appear as Marie. This character limitation only affects the card itself and all Canada Life systems reflect your full name as well as your dependants. This will have no impact on your coverage or claims submissions.

QUESTIONS? Please call Canada Life at 1-833-794-0225 or email at bas@canadalife.com.