University of Ottawa – Group insurance plan
Frequently asked questions

If you have questions not covered in this document, **contact Canada Life's Benefits Administration Solutions at 1-833-794-0225 Monday to Friday 8:30 a.m. to 5 p.m. (Eastern Time), or by email at bas@canadalife.com**

1. What websites will I use for my Canada Life group insurance plan?

GroupNet Flex is Canada Life's fully secure online tool for enrolling in your benefits coverage and designating your beneficiary. Use GroupNet Flex to review or adjust (if applicable) your coverage and beneficiary.

My Canada Life at Work (previously GroupNet for Plan Members) is your plan member portal for claims and access to a wealth of benefits information. You can review your health and dental benefits, submit claims, find your benefits card, add your banking information for direct deposit and see other plan details. Visit the app store on your smart device to download the My Canada Life at Work mobile app.

2. How do I access GroupNet Flex (Canada Life's enrolment and administration platform)?

If you have already set up your online account:

- Go to Welcome to Canada Life | GroupNet Flex.
- Log in using your 9-digit uOttawa Employee number and password.

If you haven't set up your online account before or if you forgot your password:

- Go to Welcome to Canada Life | GroupNet Flex
- Click on **Forgot/need my password**.
- Enter your University of Ottawa 9-digit ID number.
- A temporary password will be emailed to your preferred email address. The password will expire in one hour.
- Return to GroupNet Flex and enter your 9-digit ID number and the temporary password.
- You'll be prompted to change your temporary password.

Once you're signed in, select **I want to enrol** to access the tool**.** Follow the instructions to verify or adjust your coverage. Select **Submit** to make sure any coverage changes are saved. **I want to enrol** will only appear again during the designated biennial re-enrolment period.

After you successfully enrol, you'll have the following options:

- **I want to review my current coverage** to view coverage selected at enrolment or during the biennial re-enrolment period; and
- **Life Event change** to make changes to your plan within 31 days following an eligible life event.

3. What is an eligible life event?

A Life Event Change may be declared on GroupNet Flex if it occurred within the last 31 days. Examples of eligible life events include the following:

- Adding a newly eligible dependent (spouse and/or child)
- Change in your civil status (marriage/divorce/separation)
- Gain/Loss of spousal coverage

4. Where can I find my confirmation statement of benefits?

You can access a confirmation statement of the benefits you have selected on GroupNet Flex. If you'd like a paper copy, print and store it with your records. If you misplace it, you can get another copy on the website at any time.

5. Where can I find my benefits card?

As part of green initiatives, the University and Canada Life agreed to use digital cards instead of plastic ones. New members will have access to a digital benefits card only.
Where do I get the digital card? You may access your digital benefits card through the My Canada Life at Work site or the My Canada Life at Work Mobile App. You can save your card to your mobile device and/or print it, and use it the same way you used the plastic card.

If you previously received a plastic card, you can continue to use it. Lost or stolen cards will not be replaced. You will instead have access to your digital card through the My Canada Life at Work site or the My Canada Life at Work Mobile App.

6. How do I submit my claims?

You can submit your claims online. Sign in to your My Canada Life at Work account, either on the website or using the My Canada Life at Work mobile app.

Canada Life supports direct claims submission available through some service providers. Your pharmacy, dental office and some paramedical providers may be able to submit claims directly to Canada Life.
When making a claim online, you must submit a copy of your receipt in one of the following ways:

- Upload and attach an electronic receipt from the provider to the claim through My Canada Life at Work.
- Scan or take a picture of the receipt and upload and attach the image to the claim through My Canada Life at Work.
- Download the My Canada Life at Work Mobile App, take a picture of the receipt with your smart device and attach the photo to the claim.

7. How do I add my banking information to My Canada Life at Work for direct deposit of my claims reimbursement?

You can provide your banking information when you register for your My Canada Life at Work account on the website to receive direct deposits.

You can also, add, edit or review your banking information by signing into your account on My Canada Life at Work. To receive direct deposits please follow the steps below:

- Click your initial icon in the top right corner and select **Your profile**
- Under **Banking**, click **Add banking info** to set up direct deposit
- Provide your information as prompted
- Once your information has been added click **Confirm**

8. Where can I find Healthcare, Dental Care and Healthcare Spending Account (HCSA) benefit details and claim forms?

Details on your Healthcare, Dental Care and HCSA benefits are available on My Canada Life at Work. Claims can be submitted through the My Canada Life at Work site or the My Canada Life at Work Mobile app. To submit a paper claim, visit canadalife.com/support/forms for the required forms.

9. How do I update my Basic Life Insurance and/or Optional Life Insurance beneficiary and Accidental Death and Dismemberment designation on GroupNet Flex?

All members are encouraged to assign and confirm their beneficiary designation, as needed, using the GroupNet Flex website. The Electronic designation of beneficiaries can be done online at any time without needing any forms*.

To name and confirm your beneficiary, please follow the steps below:

1. Log into the GroupNet Flex website at Welcome to Canada Life | GroupNet Flex.
2. Enter your uOttawa 9-digit ID number and your password.
   - You may request a password by clicking on ***Forgot/need my password*** and a temporary password will be sent to your preferred email address. You must log in with the temporary password within one hour in order to set your permanent password and access the system.
3. On the home page, select ***Beneficiaries*** on the left side menu.
4. Update your beneficiaries as needed by clicking on ***Choose Beneficiaries***.
   - To add a new beneficiary, click ***Add New Beneficiary.***
5. Once you are satisfied with your beneficiary selections, click ***Save and Sign.***
6. To confirm your designation, check the small box at the bottom beside the statement **'I Agree to the terms of this application'**. This is the e-signature required to confirm your beneficiaries.
7. Click on ***Save*** to Submit Electronic Beneficiary Designation.
   - Once submitted, you can click on ***View/Print*** to download the Beneficiary Declaration Form. It is recommended to print and/or save a copy for your records.

***Note:** If you have an **irrevocable** beneficiary on file that you want to change, written permission from the beneficiary must be submitted to Canada Life prior to being able to make any changes to your beneficiary.

Quebec Residents Only: Where Quebec law applies, a spousal beneficiary designation is irrevocable *unless* you make the designation revocable.

10. Evidence of Insurability for Optional Benefits (if applicable)

Depending on the benefits you selected, you may be required to submit an Evidence of Insurability form for any pending coverages. If you're required to do so, print the cover letter and Evidence of Insurability form on GroupNet Flex, complete and sign the questionnaire, then send copies of both documents directly to the address on the questionnaire.

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