



Welcome to Canada Life

What you need to know about your benefits plan



Welcome to your Canada Life

We know your physical, financial and mental well-being are important to you. So, welcome to your Canada Life group plan.

Let's get started. Here are a few tips to get the most out of your plan with Canada Life's member site: GroupNet for plan members.

Register for online services

1. **Find your plan number and member ID** – they're on the front of your benefits statement or benefits card. If you can't find them, ask your plan administrator.
2. Go to **canadalife.com** two business days after your plan takes effect.
3. **Sign in** as a member on GroupNet for plan members.
4. **Register** to submit your claims online and review your coverage and balance details.

After you register, you have two ways to sign into your GroupNet for plan members account.

Canadalife.com

Sign in on GroupNet for plan members.

Download the app

Go to your favourite app store and download the GroupNet for plan members app.

Either way, you can submit your claims, see what your plan covers and even download your benefits card to your Apple Wallet or Google Pay.

And that's not all, here are a few other ways you can put GroupNet for plan members to work for you.

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 for GroupNet.

TIP: check the bottom of a cheque or sign into your bank account online to find your banking info.

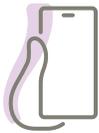
Find out when your claim has gone through

1. Go to your **Profile** on GroupNet for plan members.
2. Set your **Notifications** settings – you can choose email or text!

Get a medicine cabinet assistant

1. Download the free **DrugHub** app on the App Store.
2. Sign in with your GroupNet for plan member info.
3. Choose reminders to take your medications on schedule.
4. Get reminders about ordering refills.

Do the same for your family members!



Need help? Call 1-800-990-6654
TTY: 1-800-990-6654
(Available 7 a.m. to 6 p.m. CST).

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:	Step 1	Step 2
You	Submit the claim to Canada Life.	Submit the unpaid part to your spouse's plan.
Your spouse	Submit the claim to your spouse's plan.	Submit the unpaid part to Canada Life.
Your child	Submit the claim to the plan of the parent whose birthday falls the earliest in the year, regardless of their year of birth.	Submit the unpaid balance to the other parent's plan.



canadalife.com

Canada Life, design and GroupNet are trademarks of The Canada Life Assurance Company.
Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.
Google Pay is a trademark of Google LLC.
79-00287- 02/20



Register once. Benefit any time.

Online services for you

Your life is all about balance. With work and other commitments, you've become a master multi-tasker. That's why, when it comes to managing your group benefits, convenience is key.

With GroupNet, you can:

- Submit claims
- See what your benefits cover and how much
- Find healthcare providers
- View, save and print your benefit cards
- Get notified when your claims have been processed

Signing up is simple and safe

1. Find your plan number and member ID.
(TIP: They're on your benefits card.)
2. Go to **canadalife.com**
3. Select Sign in to GroupNet for plan members
4. Follow the instructions to register



After you sign up, you have two ways to sign into your GroupNet for plan members account.

- **Canadalife.com**
Sign in on GroupNet for plan members.
- **Download the app**
Go to your favourite app store and download the GroupNet for plan members app.





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. You can find Health Connected on GroupNet™ for Plan Members by clicking on Health & Wellness Site.

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.





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.



Pay less for your medication with Pharmacy Network Value Plan

You could be paying more than you have to for your medication.

Prices may vary by more than 20% from pharmacy-to-pharmacy for identical medications. Ingredient costs, pharmacy mark-ups and dispensing fees can all affect the price of your medication.

Your Canada Life benefits plan can help. With Pharmacy Network Value Plan*, you can save money when you fill your prescriptions at Costco Wholesale. You don't even have to be a Costco member to use their pharmacy.

How you'll benefit:

- Pay less for prescription drugs with low dispensing fees and overall lower than average prescription drug costs.
- Use counselling services from Costco pharmacists to help you understand how your medications work.
- Attend Costco Pharmacy's complimentary health and wellness clinics.

You have the flexibility to fill prescriptions at any pharmacy of your choice. However, you can save money by filling them at Costco.

Home delivery

Costco Pharmacy's home delivery lets you order prescriptions for ongoing medical conditions, such as asthma, depression, diabetes, high blood pressure and high cholesterol.

New prescriptions and refills can be ordered at costcopharmacy.ca. Your medications will be delivered for free by Canada Post through standard shipping.

At Canada Life, we're dedicated to keeping your medications costs low – and helping keep your coverage affordable. For more information about your plan, contact your plan administrator.

Example

When you fill a prescription at Costco, your reimbursement will be 10% more than at another pharmacy.





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.



Assure Card

What's an Assure Card™?

The card lets your pharmacist submit your drug claim electronically right at the pharmacy, so you don't have to pay out of pocket and submit the claim later. You only pay the portion that's not covered by your plan. Think of it like direct billing at a dentist's office.

How do I use the card?

Simply present your card to the pharmacist before the prescription is filled. The pharmacist may ask for your personal information, such as your address and date of birth.

What if I have coverage through another plan too?

If you and your spouse both have drug coverage under separate plans but neither one pays the full cost for prescription drugs, you can submit claims to both plans and have the total cost covered.

✔ If both plans have drug cards

Give both drug cards to the pharmacist.

If the prescription is for:

- **You:** ask the pharmacist to submit to your plan first
- **Your spouse:** ask the pharmacist to submit to their plan first
- **Your dependant:** ask the pharmacist to submit to the plan of the cardholder whose birthday falls earliest in the year

✔ If the other plan doesn't have a card

If your spouse's plan doesn't have a drug card, you'll have to submit your claim by filling out a paper form or online (see GroupNet™ for Plan Members for forms and online claims). If the prescription is for:

- **You:** use your card at the pharmacy and submit a paper claim to your spouse's plan for the rest
- **Your spouse:** submit the claim to your spouse's plan first, then a paper claim to Canada Life for the remainder
- **Your dependant:** submit the claim to the plan of the parent whose birthday falls earliest in the year

Keep your information current

It's important to keep your information up to date so that your coverage stays uninterrupted. Let your plan administrator know about life event changes, such as:

- New address
- Change in marital status
- New dependant
- Child in university

Your information is secure

You can use the card at almost any pharmacy in Canada, and your information is secure. Your medical history is not shared with the pharmacist.



Try the free
DrugHub app

With DrugHub you can:

- Search thousands of drugs: ingredients, interactions, and side effects
- Set reminders to take medications on schedule
- Know when to order refills

You can download the app from the **App Store**.

Questions? Contact your plan administrator or canadalife.com

Assure Card is a trademark of TELUS Health.





Travel Assistance

World-wide support in emergency medical situations

This is what happened

The Granger family is in Peru on a hiking trip of a lifetime. Everyone's ready with hiking boots, hats and sunscreen.

At the start of the trail, eight-year-old Simon says he's feeling nauseous and is having sharp stomach pains. Simon's mother feels his forehead and he definitely has a fever. There's no way Simon can go on this hike.

Change of plans

The family is now faced with a medical situation and needs help. Unfortunately, their Spanish is poor so communicating with locals is hard. Luckily, Canada Life's Travel Assistance emergency line is available in different languages, 24 hours a day. In just one phone call, Travel Assistance helps Simon's parents find the nearest hospital and a local interpreter.

Travel Assistance helps financially too. Simon ends up at a hospital that requires an advance payment before they'll admit him. No problem – Travel Assistance makes the admission payment on Simon's behalf.

In the end, Simon is diagnosed with appendicitis and his parents need to delay the flight home. Fortunately, Travel Assistance also covers the cost of changing flights for Simon and one of his parents.

Travelling offers countless rewards and experiences. One experience you'll want covered is an emergency medical situation.

Through your group benefits plan and its arrangement with a travel assistance provider, you have protection in a medical emergency anywhere in the world. You also have protection in Canada if your trip is more than 500 km from home.

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

Why is Travel Assistance important?

Through Travel Assistance, you have access to co-ordinators who can direct you to the nearest, most appropriate physicians, hospitals and clinics. They can also help you with travel arrangements.

More ways to benefit from Travel Assistance

Medical advisors – Qualified licensed physicians, under agreement with the travel assistance provider, can consult and review your event to help determine the best course of action.

Courtesy assistance – Can help you locate qualified legal advice, local interpreters and appropriate services for replacing lost passports.

Admission advance assistance – Can advance the admission payment to the hospital when required.

Assisting unattended children – If you're hospitalized, the assistance provider will pay up to a maximum of one-way regular economy airfare for your minor children who are left unattended because of your hospitalization. It will help organize travel arrangements, boarding and travel connections for your unattended children.

Return of vehicle – In the event of an illness, death or an injury that prevents you from driving, Travel Assistance covers up to \$1,000 toward the cost of your vehicle's return home or to the nearest rental agency.

Transportation reimbursement – The cost of comparable return transportation home will be covered if you're in a hospital and miss prearranged and prepaid, non-changeable return transportation.

Travel Assistance provides either return of vehicle or transportation reimbursement, but not both.

Medical evacuation – If you're faced with a medical emergency while travelling, and suitable local care isn't available, Travel Assistance covers the cost of a medical evacuation to a hospital in Canada, or to the nearest hospital outside of Canada equipped to provide the required treatment. A medical evacuation to Canada may also be arranged if extensive treatment is needed and your medical condition allows transportation.

Family member travel assistance – If you're hospitalized for more than seven consecutive days and are travelling alone, Travel Assistance will cover the expense of bringing one family member to the hospital. Travel Assistance covers the expense of one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals aren't covered.

Travelling companion expenses – If you're admitted to a hospital on the date you were originally scheduled to return home and have been travelling with a companion, Travel Assistance will cover your companion's transportation and accommodation expenses incurred by your companion as a result of your hospitalization. The maximum payable for accommodation is \$1,500. Meals aren't covered.

Travel Assistance provides either family member travel assistance or travelling companion expenses, but not both.

Transportation of remains – In the event of death, Travel Assistance will pay expenses legally required for preparing and transporting a traveller's remains home. The travel assistance provider can help make the arrangements.

All benefit payments are made in Canadian dollars.

Questions and answers

What is considered a medical emergency? – Your Canada Life benefits plan covers the costs described in this document, when the costs are experienced because of a medical emergency. A medical emergency is either:

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

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

How do I get assistance? – In the event of a medical emergency, call the travel assistance provider using the phone number of the location nearest to you. The phone numbers are shown in this document, on the back of your benefits card and on **canadalife.com**.

The assistance provider will help you arrange for appropriate medical care, verify your insurance coverage, and provide necessary travel assistance, such as flight, hotel accommodations and vehicle return. The assistance provider can also make advance payments, subject to Canada Life's approval.

If I'm admitted to a hospital, does my benefits card confirm that I'm covered? – Hospitals won't accept your benefits card as proof of medical coverage. They'll use it to call the travel assistance provider, which then contacts Canada Life to verify coverage.

What if the hospital refuses to recognize my card or call the travel assistance provider? – This is very unlikely. However, if it happens, you or your family member should call the travel assistance provider. They'll call the hospital directly and take appropriate measures.

Am I required to pay hospital and doctor bills, or will Canada Life automatically pay these bills when I'm discharged? – 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.

How do I submit a claim? – Complete the Out-of-Country expenses claim form, located on canadalife.com, and any required provincial form(s). Submit all the forms and original receipts to Canada Life.

In most cases, Canada Life will pay your provincial health care plan's share of the claim on the province's behalf. Canada Life will also reimburse you on the balance of expenses covered by your benefits plan.

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

If you have questions about your claim or coverage, call us at [1-800-990-6654](tel:1-800-990-6654) and select the option to speak with a client service representative in the Out-of-Country Claims Department. A TTY line is available for the deaf or hard of hearing at **1-800-990-6654**.

Send claims to:
Canada Life
Out-of-Country Claims Department
P.O. Box 6000
Winnipeg, MB R3C 3A5

Do I need to purchase additional health care coverage when I travel? – Your Canada Life benefits plan provides out-of-country and Travel Assistance coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada. However, it's impossible to foresee all the costs you may incur.

To help you plan, consider the maximums and reimbursement levels available in your benefits plan. These are included in your benefits booklet.

For example, if your benefits plan reimburses 80% of the balance after any applicable provincial plan benefits have been paid, you may want to buy additional coverage for the remainder. If you do buy additional insurance, Canada Life will co-ordinate the payment of your claim with your other insurance provider.

Does my Travel Assistance plan include trip cancellation insurance? – Travel Assistance doesn't cover transportation costs if you're unable to leave home at the start of a trip due to a death in your family, or if you or a family member becomes seriously ill. This type of coverage is provided by trip cancellation insurance.

If you miss prearranged and prepaid return transportation to Canada because you're in a hospital, the travel assistance provider will arrange and pay the cost of comparable return transportation for you.



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
Cuba:	1-204-946-2946*
All other countries:	1-204-946-2577*

*Submit long distance charges to Canada Life for reimbursement.

The toll-free number is meant to be used in case of emergency only but may not work in all circumstances. This is because cell phones don't always connect to toll-free numbers and some pay phones may need payment to place the call.

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



Best Doctors®

Connecting you to world-renowned medical specialists

Imagine the anxiety that comes with the diagnosis of a serious condition. Can you 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. Good news - there's a way to help answer your questions.

Introducing, Best Doctors

Their world-renowned specialists 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.

One phone call

Call **1-877-419-BEST(2378)** and you'll reach the Best Doctors 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 Best Doctors expert medical review process going to see that you have the right diagnosis and treatment plan.

For more information, or to contact Best Doctors through their website, visit: bestdoctors.com/canada/canadalife

Benefits

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

Convenient access to medical expertise – You're one call away from accessing the expertise and knowledge of 50,000 physicians in over 450 specialties and subspecialties 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 Best Doctors services are also available to your parents, parents-in-law and other dependants.

Service features

Your member advocate will figure out the level of service needed and provide you with guidance and support.

- **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.
- **FindBestDoc** – Locates leading 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.
- **FindBestCare** – If you choose to seek treatment by a physician who is outside of Canada, Best Doctors identifies specialists considered best able to handle a case, based on your criteria.**

BestDoctors360° – 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 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.

Best Doctors services ("Services") are provided by Best Doctors, 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. Best Doctors is now part of Teladoc Health, the global leader in virtual care.

Best Doctors and the star-in-cross logo are trademarks of Teladoc Health, Inc., in the United States and in other countries, and are used under license. All rights reserved ©2019.

Canada Life and design are trademarks of The Canada Life Assurance Company.



Best Doctors®

YOUR PARENTS PROTECTED YOU. NOW YOU CAN RETURN THE FAVOUR.

Great news! Access to in-depth medical reviews from leading expert physicians is now available to your parents and parents-in-law as part of the Best Doctors Extended Family Benefit.

This extended service aims to help address the challenges you may face caring for elderly family members. Now your parents and parents-in-law have access to the same full range of Best Doctors services as you, giving them more health care options and the guidance they need when faced with medical uncertainty.

**BEST DOCTORS IS YOUR FAMILY'S
SOLUTION TO MEDICAL UNCERTAINTY**

BEST DOCTORS' EXTENDED FAMILY BENEFIT.

Best Doctors brings together the best medical minds in the world to help you navigate through the complex and often restrictive health care system. We now also provide the resources and support needed for aging parents and parents-in-law, delivering greater peace of mind and the comfort of knowing your parents and parents-in-law have access to a global network of leading medical specialists.

TOP-RANKED PHYSICIANS

Best Doctors carefully identifies and partners with the top 5% of practising physicians worldwide, selected through a certified ongoing peer-to-peer polling process. There are currently more than 50,000 physicians in over 450 specialties and subspecialties in the Best Doctors global database.

BENEFITS OF BEST DOCTORS FOR YOU AND YOUR PARENTS AND PARENTS-IN-LAW:

Breadth:

Unlimited access to all the same Best Doctors' services available to you, each designed to help you and your family be confident in your care.

Convenience:

Best Doctors' services are easily accessed by phone or email.

Support:

Best Doctors can serve as your or your parents' personal health ambassador to the support, resources and peace of mind needed to make confident medical decisions.

No Restrictions:

Best Doctors is available to covered members' parents and parents-in-law without restrictions, regardless of their age.



CONTACT BEST DOCTORS TODAY AT

1.877.419.2378 • customer.ca@bestdoctors.com

BEST DOCTORS and the STAR-IN-CROSS logo are trademarks, service marks or registered trademarks and service marks of Best Doctors, Inc. Used with permission.



CoreContact

Employee and family assistance program

When facing a major life change or hard times, it can be hard to stay focused. An employee and family assistance program (EFAP) can guide you to get the help you need.

CoreContact™ supports well-being with confidential support for you and your family. Service is in both English and French, 24 hours a day, seven days a week.

You can get help with:

- Marital and other relationships
- Family and parenting
- Career
- Addictions

How does it work?

A qualified counsellor works with you to find solutions to problems in a short time frame. You can choose from six counselling options: face to face, phone, e-counselling, video counselling, online chat, and using self-directed resources.

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

What CoreContact offers

- Confidential assessment, counselling, and referral
- Crisis intervention
- Trauma response
- Health information and assessment
- Nutrition and naturopathic information
- Legal and financial consultation and referral
- Childcare and eldercare information and resource referral



How to reach CoreContact

You can call toll-free 24/7. Call centres are bilingual and can serve you in more than 200 languages through LanguageLine Solutions translation services. TTY (text telephone for the hearing impaired) is also available in English and French.

English: 1-844-880-9142

French: 1-844-880-9143

TTY: 1-877-338-0275



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!



Optional group critical illness insurance

Financial support at a critical time

Critical illness insurance is a wise thing to have!

Did you know that the chance of being diagnosed with a critical illness is not all that uncommon?

When people have a critical illness, they usually can't work for long periods. Optional critical illness insurance can help with the extra expenses that life insurance or disability insurance might not cover. Best of all, it lets you focus on getting better.

You can add extra coverage through group critical illness insurance, which provides financial support should you be diagnosed with a critical illness.

How does it work?

It's a tax-free, one-time payment for you to use however you need. Whether it's related to your illness or not, it's there for you to use. Some examples include:

- Replace your lost income
- Private nursing or medical care
- Cover out-of-pocket expenses (medications, medical devices, treatments not covered by other plans, etc.)
- Modifications to a home
- Provide additional help at home for you and your family (e.g., childcare costs)
- And more!

Am I eligible?

You can apply for coverage if you're a full-time employee between the ages of 18 and 64.

You must apply for coverage before being diagnosed with a critical illness.

How can I get covered?

Your group benefits plan doesn't include critical illness insurance automatically. Don't worry, you can add it!

Talk to your plan administrator to learn more about optional critical illness insurance today!

INSTRUCTIONS

1. Complete page 1 and 2 of this form in full.
2. Attach receipts for all services and retain copies for your files as original receipts will not be returned.
3. Send to the appropriate Benefit Payment Office for your plan. See PART 10.

Did you know that most claims can be submitted online, and you could receive your claim payment faster with direct deposit?

Go to <http://groupnet.canadalife.com> for details.

THIS IS A: **Claim for benefits** **Pretreatment/estimate**

All claims under this group benefits plan are submitted through the plan member. We may exchange personal information about claims with the plan member and a person acting on their behalf when necessary to confirm eligibility and to mutually manage the claims.

PART 1 - Confirmation, Authorization and Signature

I certify that the information given on this claim form is true, correct and complete to the best of my knowledge. I certify that all goods and services being claimed have been received by me, my spouse and/or my dependents; and that my spouse and/or dependents are eligible under the terms of my plan.

The submission of fraudulent claims is a criminal offence. Canada Life takes the submission of fraudulent claims seriously. Suspected fraudulent claims may be reported to your employer or plan sponsor and to the appropriate law enforcement agency.

At Canada Life, we recognize and respect the importance of privacy. Personal information that we collect will be used for the purposes of assessing your claim and administering the group benefits plan. I authorize Canada Life, any healthcare or dentalcare provider, my plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefits programs, other organizations or service providers working with Canada Life located within or outside Canada, to exchange personal information when necessary for these purposes. I understand that personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

I also consent to the use of my personal information for Canada Life and its affiliates' internal data management and analytics purposes.

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to www.canadalife.com.

Plan Member signature **X** _____

Date: Day Month Year

PART 2 - Plan Member Information - You must complete this section fully. If you are unsure of your plan name, plan number or plan member I.D. number, please contact your plan administrator.

Plan name

Plan number

Plan member I.D. number

Plan Member Name

First name

Last name

Plan Member Address

Number and street

City or town

Province

Postal code

Date of birth:

Day Month Year

Language preference:

English French

PART 3 - Coordination of Benefits - Complete this section to indicate whether you or any member of your family have benefits coverage from any other plan.

1. Are you, or any member of your family, entitled to insurance under any other plan for the expenses being claimed? Yes No

If yes, please answer the questions below.

2. Who does the other insurance belong to? Self Spouse Child

First Name _____ Last Name _____

3. If the patient is a dependent child, please provide spouse's date of birth: Day Month

4. Is the other insurance also with Canada Life? Yes No*

If yes, please provide: Canada Life plan number _____ ID Number _____

5. Is treatment required as the result of an accident? Yes No

If yes, what kind of accident? Motor Vehicle If other, please explain. _____

6. Is a claim being made for Worker's Compensation Benefits? Yes No

*If the other insurance is not with Canada Life and you have submitted these expenses to your other insurer, please attach the other insurer Explanation of Benefits (EOB) to this claim. An EOB is required even if no benefits were paid by the other insurance.

PART 4 - Patient Information - Complete for all expenses; one line per patient.

Patient name First name/Last name	Patient's Relationship to plan member Self Child Spouse	Patient's Date of birth			If child over 18 years		Does Patient Reside with Plan Member?			
					Full time student hours per week	If employed, how many hours worked per week?		Yes	No	
						Day				Month
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			

PART 5 - Claim Details - If additional space is needed, attach a separate page.

Patient Name - First name/Last name	Type of Expense	Nature of Illness

PART 6 - Prescription Drug Expenses - Credit card receipts and/or debit slips alone are insufficient. Official pharmacy or clinic/physician receipts are required.

All receipts must include:

- Patient name
- Date of service
- Rx number
- Drug name
- Quantity dispensed
- Drug identification number (DIN)

Please note, receipts for drugs dispensed in Ontario must include the dispense fee.

PART 7 - Paramedical Expenses - For chiropractor, physiotherapist, massage therapist, psychologist, etc.

All receipts must include:

- Patient name
- Date of service
- Name of treatment provided
- Charge for each service
- Provider's name, address, telephone number, professional designation and professional association
- Amount paid by provincial plan if applicable

PART 8 - Medical Expenses - For medical equipment, appliances and services.

All receipts must include:

- Patient name
- Date item was received
- Name of item purchased or a detailed description of the services or supplies
- Charge for each item/service
- Provider's name, address, telephone number and professional designation
- Amount paid by provincial plan if applicable

PART 9 - Visioncare Expenses - Laser eye surgery, glasses, contact lenses and eye exams.

Receipt details	Patient Name First name/Last name	Reason for purchase of lenses (check all that apply)			
		Initial prescription	Prescription change	Loss or breakage	None of these reasons
		All receipts must include: • Patient name • A breakdown of charges for lenses & frames or eye exam • Date eyewear was received • Date the eye exam was performed and paid for		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PART 10 - Submitting Your Claim

Please send your claim to the Benefit Payment Office below. If blank, please consult your plan administrator for the address.

Questions? Call Toll Free:



For the deaf or hard of hearing:
Toll Free: 1.800.990.6654

www.canadalife.com

