



# 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 the member site: My Canada Life at Work™.

## Register for online services

1. **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 1-888-222-0775.
2. Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) two 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 app. Search for GroupNet Mobile.

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 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 gone through

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 1-800-957-9777. TTY: 1-800-990-6654  
(Available 7 a.m. to 6 p.m. CST).



# Your benefits card is now digital

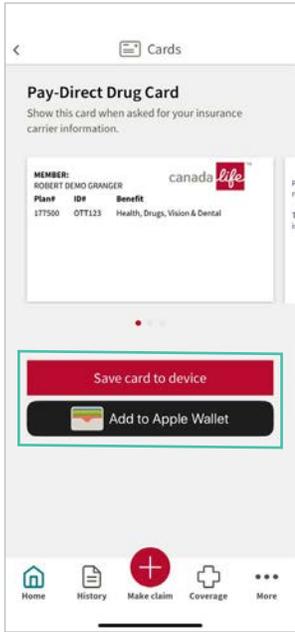
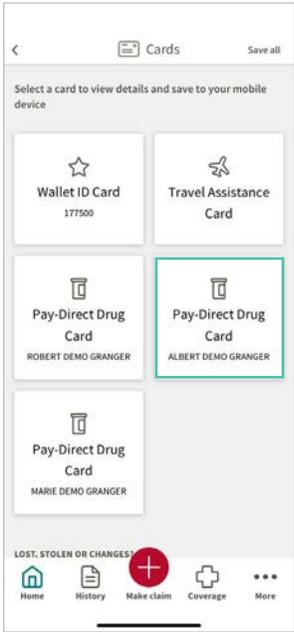
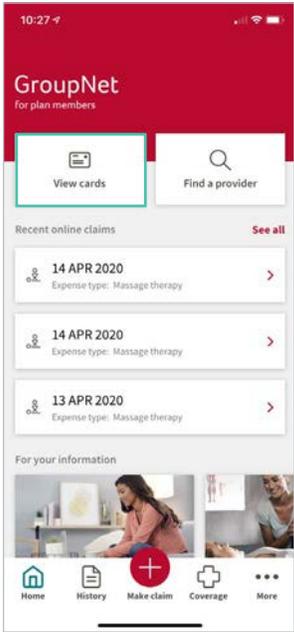
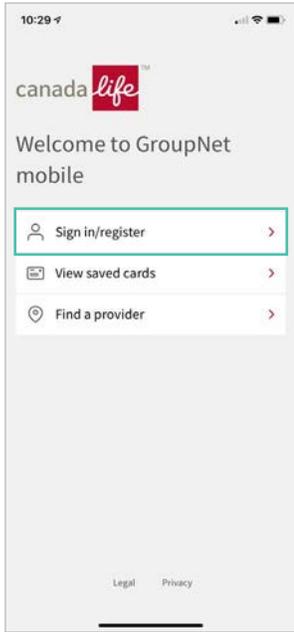
Saying no to plastic cards is just a click away.

1. Register or sign in to GroupNet mobile

2. Select View cards

3. Select the card you want to save

4. Save card to your device or add it to your wallet (Apple and Google Pay)



From your wallet you can share cards with family members covered under your benefits plan.





# 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 My Canada Life at Work™, you can:

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

### Signing up is simple and safe

1. 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 1-888-222-0775.
2. Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com)
3. Follow the instructions to register

You can also go to your favourite app store and download the app. Search for GroupNet Mobile.



# 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](https://mycanadalifeatwork.com) or use the GroupNet Mobile app. New to your plan? Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) to register.
2. Choose Make a claim.  
TIP: 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 healthcare provider

Some healthcare 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](https://mycanadalifeatwork.com).

## Hold on to your receipts

Keep your original receipt(s) 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.





# 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](https://mycanadalifeatwork.com), go to Resources and select Wellness.**



1-800-957-9777 | [canadalife.com](https://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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# 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](https://www.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](https://www.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](http://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](https://canadalife.com).**



# Travel Assistance

## World-wide support in emergency medical situations

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

**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.

### 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 assistance company, 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 and on [canadalife.com](http://canadalife.com).

### 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 get the travel assistance provider contact numbers and contact Canada Life to verify coverage. You can access your digital benefits card by signing in to [mycanadalifeatwork.com](http://mycanadalifeatwork.com).

### What if the hospital refuses to 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](http://canadalife.com), and any required provincial form(s). Submit all the forms and original receipts to Canada Life.

If applicable, 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, review 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.

### Send claims to:

**Canada Life**  
**Out-of-Country Claims Department**  
P.O. Box 6000  
Winnipeg, MB R3C 3A5

If you have questions about your claim or coverage, call us at 1-800-957-9777 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.

## 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 decide, consider the maximums and reimbursement levels available in your group 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. These numbers are also on [canadalife.com](http://canadalife.com).

This document highlights features of Travel Assistance. The plan provisions are detailed in the group contract issued to your plan sponsor by The Canada Life Assurance Company (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.



# 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 health care 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 for most medications
- Access to self-led therapy for mild and moderate depression and anxiety
- 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 health care 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](https://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 1-888-222-0775.

1-800-957-9777 | [canadalife.com](https://canadalife.com)

All services provided by Dialogue Health 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](https://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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# CoreContact

## Employee assistance program

When facing a major life change or hard times, 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 CoreContact.

You and your family can get confidential support from CoreContact. It's available for free, 24/7 and is bilingual.

### 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
- Interactive online resources and virtual support

### How to reach CoreContact

Call us toll-free at 1-866-289-6749. A TTY service is available for the hearing impaired at 1-877-338-0275.

To access the LifeWorks website, sign in to [mycanadalifeatwork.com](https://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 LifeWorks app and enter:

**Username:** canadalife

**Password:** lifeworks



# Portable Benefits

You're irreplaceable in more ways than you know

**In case the unexpected happens and you're not able to be there, set up your loved ones with help to:**

- Cover everyday living expenses
- Pay off debts
- Keep the family home
- Fund an education

Get extra coverage from your group benefits plan with Portable Benefits – life, accidental death and dismemberment (AD&D) and critical illness insurance. You'll pay lower rates than for similar products in the individual market and you can keep your coverage even if you leave your group benefits plan or the plan terminates.

## Who's eligible?

**Are you under the age of 65? You can apply for coverage for any or all of these benefits.**

### Portable life insurance

Life insurance pays out a one-time, tax-free payment when you die. It can help your loved ones with life's extra expenses. This includes ongoing payments such as bills, a mortgage or student loans.

### Portable accidental death and dismemberment insurance

AD&D insurance pays a one-time, tax-free benefit if you have an accident resulting in death or loss of limbs, use of limbs, sight, speech or hearing. You're covered anytime, anywhere – whether at work, at home or on vacation.

### Portable critical illness insurance

Life insurance pays an amount of money upon death. Your health care plan may cover your medical expenses. But critical illness insurance does more. It provides a lump sum payment if you're diagnosed with one of the covered conditions. You may have to wait a set period of time depending on your condition. You can use the payout for needs like private nursing or medical care, modifications to a home, or childcare costs.

## Covered Portable critical illness insurance conditions<sup>1</sup>

- Alzheimer's disease
- Loss of independent existence
- Aortic surgery
- Loss of limbs
- Aplastic anemia
- Loss of speech
- Bacterial meningitis
- Major organ transplant
- Benign brain tumor
- Motor neuron disease
- Blindness
- Multiple Sclerosis
- Coma
- Occupational HIV
- Coronary artery bypass
- Parkinson's disease
- Deafness
- Paralysis
- Heart attack
- Renal (kidney) failure
- Heart valve replacement
- Severe burns
- Life-threatening cancer
- Stroke

<sup>1</sup>Some exclusions apply to certain cancer diagnoses based on the severity of the condition.

## Learn more

Go to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) to sign in. Visit the personalized offers tab to learn more about your Portable Benefits options, get a quote and sign up online.

## Have questions?

Email us at [portablebenefits@canadalife.com](mailto:portablebenefits@canadalife.com) or call 1-833-725-0257, weekdays between 8 a.m. and 8 p.m. ET.





**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.

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](http://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? Yes No	
					Full time student hours per week	If employed, how many hours worked per week?		
						Yes		No
	<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 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	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
		<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 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:**



**Deaf or hard of hearing and require access to a telecommunications relay service?**

Please contact us:

TTY to Voice: 711

Voice to TTY: 1-800-855-0511

[www.canadalife.com](http://www.canadalife.com)