
Your employee benefits.

Addiction Services Central Ontario

June 2024

Canada Life, **Policy 167060**

Today.

- 1 **Current Plan Coverage Summary**
- 2 **Additional Services**
- 3 **Canada Life Features**
- 4 **TELUS Health Employee Assistance Program**
- 5 **Questions**



Policy Details.

Benefit Provider(s)

Canada Life

Policy Number(s)

167060

Benefit Period

Calendar Year - January to December

Contact (coverage and claims)

1-800-957-9777

Tech Support (online / app)

1-888-222-0775



Life Insurance and AD&D... AD&D thru Chubb Insurance

Schedule

200% of annual earnings

Maximum Benefit

\$150,000

Non-Evidence Maximum

\$150,000

Reduction

50% at age 65

Termination

Age 70 or earlier retirement



Dependent Life.

Spouse

\$5,000

Dependent Child

\$2,500

From Live Birth

Yes

Termination

Age 70 or earlier retirement



Long Term Disability.

Waiting Period

119 days to age 65

Schedule

60% of monthly earnings

Maximum Monthly Benefit

\$4,000

Non-Evidence Maximum

\$4,000

Definition of Disability

Two year own occupation

Tax Status

Non-Taxable



Critical Illness **thru Chubb Insurance**

Employee

\$10,000

Spouse

\$10,000

Dependent Child

\$5,000

of covered illnesses

24

Second Event

Included

Termination

Age 65 or earlier retirement



Prescription Drugs.

Deductible

Coinsurance

Annual Maximum

Dispensing Fee Maximum

Generic Substitution

Termination

None

80% of the first \$5,000, 100% thereafter

Unlimited

Reasonable & Customary

Mandatory

Retirement





Includes reduced drug ingredient markups and a preferred pharmacy dispensing fee at retail locations or online with Rexall Direct.

More value. More convenience.



Get convenient access to your discount of **20% off*** regular priced Rexall exclusive brands every day.



Receive personalized and exclusive Be Well offers.



Collect more points.
Save more money.

Easily link to the Be Well app to access Preferred Perks

1. Download the Be Well app and register your account.
2. Link to Preferred Perks using your access code: **leslie**
3. Start enjoying all the **benefits** of Be Well at Rexall.



Healthcare.

Deductible

Coinsurance

Hospital

Hearing Aids

Orthotics & Orthopedic Shoes

Hearing Aids

None

100% except as noted

100%, Semi-Private

\$700 every 3 years

\$200 shoes, \$300 orthotics annually

\$700 every 3 calendar years



Healthcare (continued).

Annual Maximum

Private Duty Nursing

Medical Second Opinion

Appliances and Equipment

Survivor Benefit

Termination

Unlimited (subject to R&C limits)

\$10,000 per year

Teladoc (formerly Best Doctors)

100%

24 months

Retirement



Licensed Practitioners.

Deductible

Coinsurance

Annual Maximum

Covered Practitioners

Mental Health Practitioners

Referral Required

None

80%

\$750 mental health, \$400 all others

**Massage, Physio, Chiropractor, Acupuncture,
Naturopath, Dietician, Speech Therapy, Osteopath**

**Psychology, Social Worker, Psychotherapy,
Registered Clinical Counsellor**

Massage



Out of Country.

Coinsurance

100%

Maximum

Unlimited

Trip Duration

60 days

Trip Interruption/Cancellation

Not included

Baggage Loss

Not included



Vision.

Eye Exams

Adults

One every 24 months

Dependent Children

One every 12

Eye Glasses/Contacts

Adults

\$ 200 every 24 months (spouse \$150)

Dependent Children

\$ 150 every 12 or 24 months



Dental.

Deductible

\$25 Single and \$50 Family

Coinsurance

90% Basic, 50% Major

Annual Maximum

\$2,000 Basic and Major combined

Fee Guide

Current year

Scaling

15 units

Recall Exams

One every 9 months



Value added perks.

As a value add to our clients, we have bundled exclusive access to discounts & perks with your employees in mind. Here's a cheat sheet on how to take advantage of these savings.

Bailey Nelson.

premium discounts on glasses and contacts, available [in-store or online](#).

Rexall.

reduced dispensing fees and exclusive discounts on Rexall brand items.

To access:

- Download the Be Well app and **register**
- Link to preferred perks with access code: **Leslie**

Nesto.

exclusive mortgage incentives available to employees. [Check out Nesto](#)

Innovicares.

discount program for brand-name drugs through [Innovicares](#).



Value added perks (continued).

The following programs can be made available to your employees. Note, that opt-in or fee-for-service may be applicable to certain products.

Trupanion.

discounted pet insurance for your four-legged friends. To learn more, contact groupbenefits@trupanion.com
-opt-in required, no additional cost

Executive Health Assessments.

preferred rates for comprehensive and streamlined health assessments through Medcan & Cleveland Clinic Canada -
opt-in required, additional cost per member





**Freedom to Choose
life, critical illness and
accident insurance**



Protect what you care about

Get extra coverage from your group benefits plan with **Freedom to Choose™**:

- Life insurance
- Critical illness insurance
- Accident insurance

What's in it for you?



Same great rate as a group plan, all the flexibility of insurance you'd buy on your own



You can choose the insurance type and amount of coverage that works for you.



You can keep your coverage even if you leave your benefits plan or the plan ends.

Eligibility and coverage

	Life insurance	Critical illness insurance	Accident insurance
Who's eligible?	Member, spouse and child*	Member and spouse	Member or family**
Age when coverage ends	85	65	85
Minimum and maximum coverage			
Member	\$25,000-\$1,000,000	\$25,000-\$250,000	\$25,000-\$250,000
Spouse	\$25,000-\$1,000,000	\$25,000-\$250,000	40% of the member amount
Child	\$5,000-\$15,000	N/A	5% of member amount
Non-evidence maximum (member only)	\$100,000 within the 31-day eligibility period \$25,000 after eligibility period	\$25,000	N/A

*Coverage starts 15 days from birth.

**Spouse and/or dependants.



How can I learn more?

Sign in to mycanadalifeatwork.com

Select the **Options for you** tab to learn more and apply online.



How can I learn more?

Book a meeting with a health and wealth consultant by visiting canadalife.com/OptionsForYou

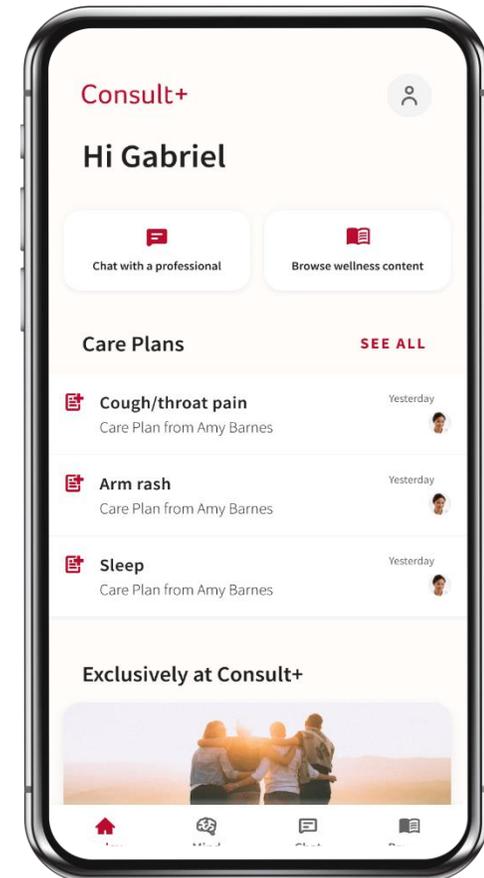
They can help you:

- Understand the details of your plan(s)
- Plan for your goals, big and small
- Answer your group plan questions

Consult+.

Virtual Care platform (powered by Dialogue)

- **24/7 access to medical professionals**
- **Less time in clinic waiting rooms**
- **Help for non-urgent 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**





Teladoc
medical experts



Teladoc medical experts

Connecting plan members to world-renowned medical experts

- Available to members' parents, parents-in-law and other eligible dependants
- Terminates when your base health care ends
- Contact them at 1-877-419-2378 or [Teladoc.ca/canadalife](https://www.teladoc.ca/canadalife)

Make health decisions with expert confidence



82%

Improved diagnoses
in Mental Health
Navigator cases



88%

Improved treatment
in Mental Health
Navigator cases

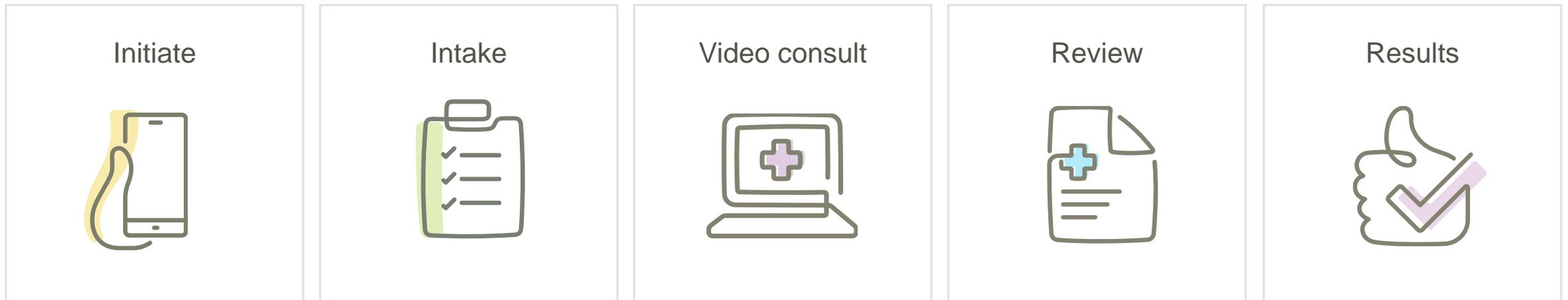


87%

Improved treatment
in Expert Medical
Opinion cases

Mental Health Navigator

Mental Health Navigator links members to a network of professionals who can guide them towards the help they need to improve their mental health.



A man with glasses and a beard is sitting at a table, drinking from a light green ceramic mug. He is also holding a black smartphone in his left hand. He is wearing a green t-shirt and a beaded bracelet on his right wrist. The background is a bright, out-of-focus indoor setting with large windows.

Connect
with us

Connect with us

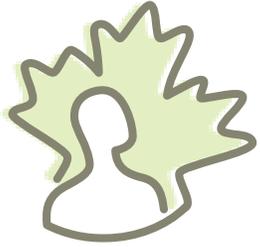
Call us:

- Coverage or claims: **1-800-957-9777**
- Technical support: **1-888-222-0775**

Online: Through My Canada Life at Work

Mobile device: Download the My Canada Life at Work app

Connect with a health and wealth consultant



They can help you:

- Register for your online account
- Understand the details of your plan(s)
- Answer your group plan questions



Book your appointment today



It's like having a personal trainer for your group plan, at no extra cost

- Use the QR code to book a meeting today!





Reminders

Coordination of benefits

Claim is for:	First step:	For any unpaid balance:
Plan member	Submit to Canada Life	Submit the claim to the other insurance company
Plan member's spouse	Submit to spouse's insurance company	Submit the claim online to Canada Life
Dependent children	Send to insurance company of the parent who has the earlier birth month and day	Submit the claim statement to the secondary insurance company, along with necessary receipts/documents

Help prevent fraud

- **Keep benefits information confidential** – store your card, details, online access ID and password privately.
- **Check your receipts** – they must accurately reflect the service or supply you received.
- **Review claims history** – sign in to My Canada Life at Work to confirm claims submitted on your behalf.
- **Only sign claims forms at the time of service** – forms signed in advance could be falsely submitted by someone else, for benefits you didn't receive.
- **Report suspected fraud using the confidential tip line:**
1-866-810-TIPS (8477) or confide@canadalife.com

Save money by being a smart consumer

Before you visit a provider

- Use My Canada Life at Work™ to check for reasonable and customary amounts and ineligible providers
- Get a predetermination for large expenses
- Seek treatment according to your needs

Save money on drug costs

- Refill prescriptions at pharmacies with lower dispensing fees
- Refill maintenance prescriptions for 3 months rather than one month to save on dispense fees
- Select generic drugs when available

Keep us in the loop

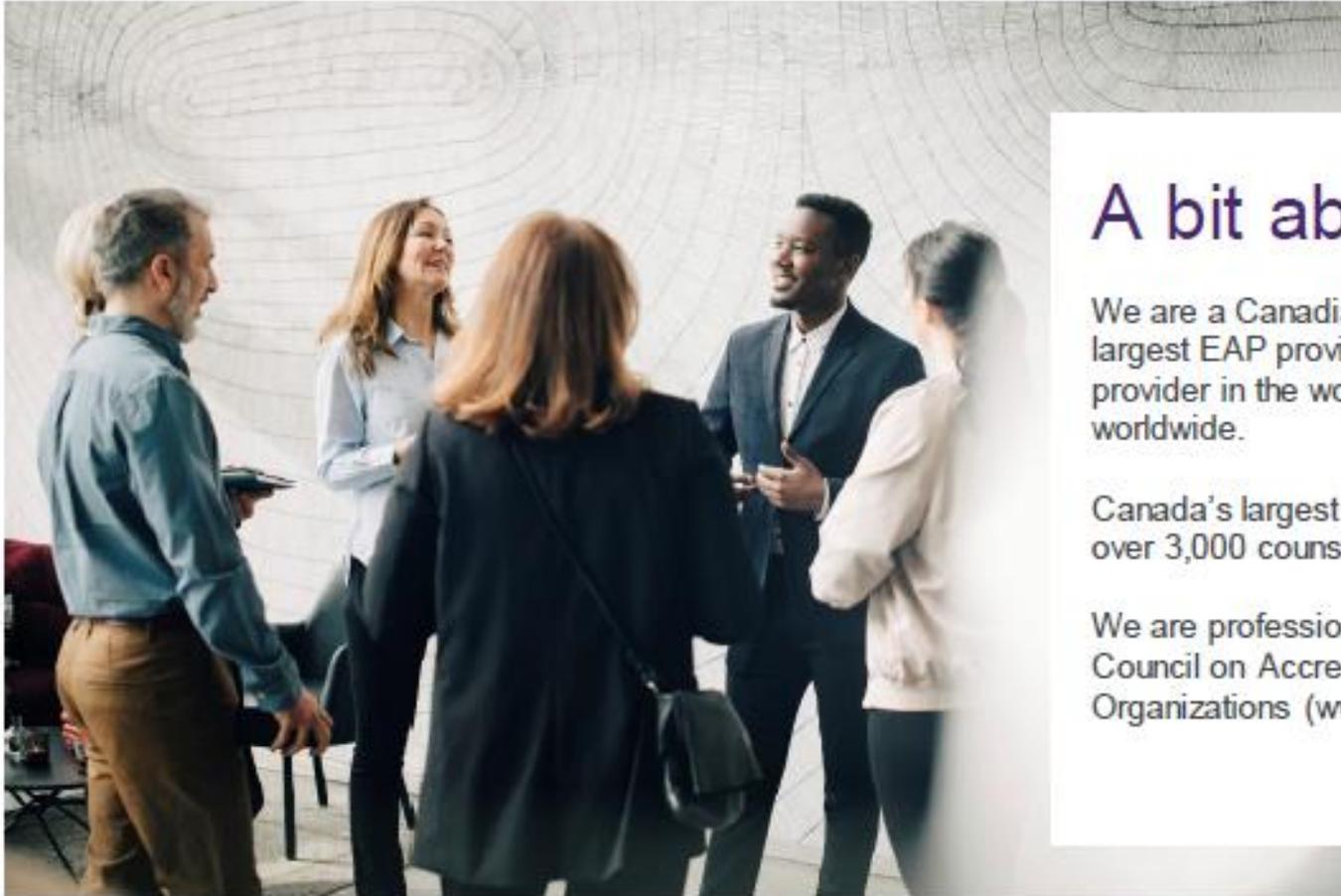
- Contact your plan administrator within 31 days of a life event like marriage, birth of a child, loss of spouse, etc.
- At any time, log onto [My Canada Life at Work](#) to update your personal and banking information





Welcome to TELUS Health EAP.





A bit about us...

We are a Canadian company, Canada's largest EAP provider and the largest EAP provider in the world, covering 20M + lives worldwide.

Canada's largest clinical network, featuring over 3,000 counsellors.

We are professionally accredited by the Council on Accreditation for Human Service Organizations (www.coanet.org).



TELUS Health EAP.

- The EAP is voluntary and confidential
- There is no cost to the employee for use of the EAP
- Services are offered in both official languages (French and English)
- Individuals eligible to use the TELUS Health EAP:
 - Employees
 - Spouse/common-law spouse partner
 - Dependents Living within the same household as the employee
 - Children away from home attending post secondary education full time up to 25 years of age



Confidentiality is key.

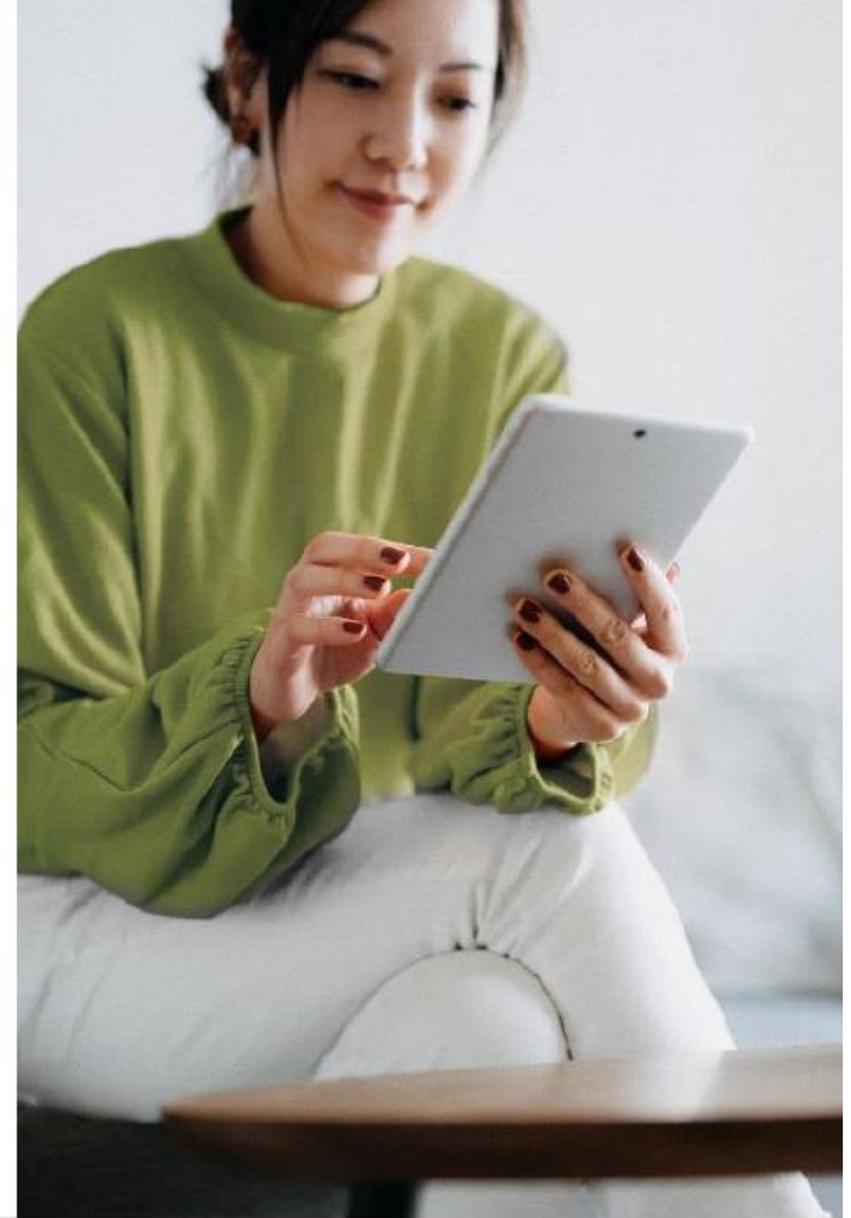
- No one will know you have used the EAP unless YOU tell them
- Convenient offices for in-person appointments, or online or by phone
- With your permission, discreet, non-identifying email or voicemail
- Confidential records kept in Canada
- Online services and programs are secure and password protected
- 100% confidential, within the limits of the law



Accessing support

With your confidential EAP we can connect you to timely expert advice and practical resources to help support you with your daily questions and/or concerns and assist you with achieving your personal goals.

1. Call 24/7/365 to connect with a professional Client Care Representative for support.
 - Access immediate telephonic counselling for crisis related situations
 - Book appointments for in-person, telephonic or video based EAP counselling
 - Book telephonic consultations with professional experts
 - Obtain referrals to community resources
 - Toll Free: 1-877-207-8833
2. Visit us online or through our apps to access well-being digital content: family, life, work, health, money.

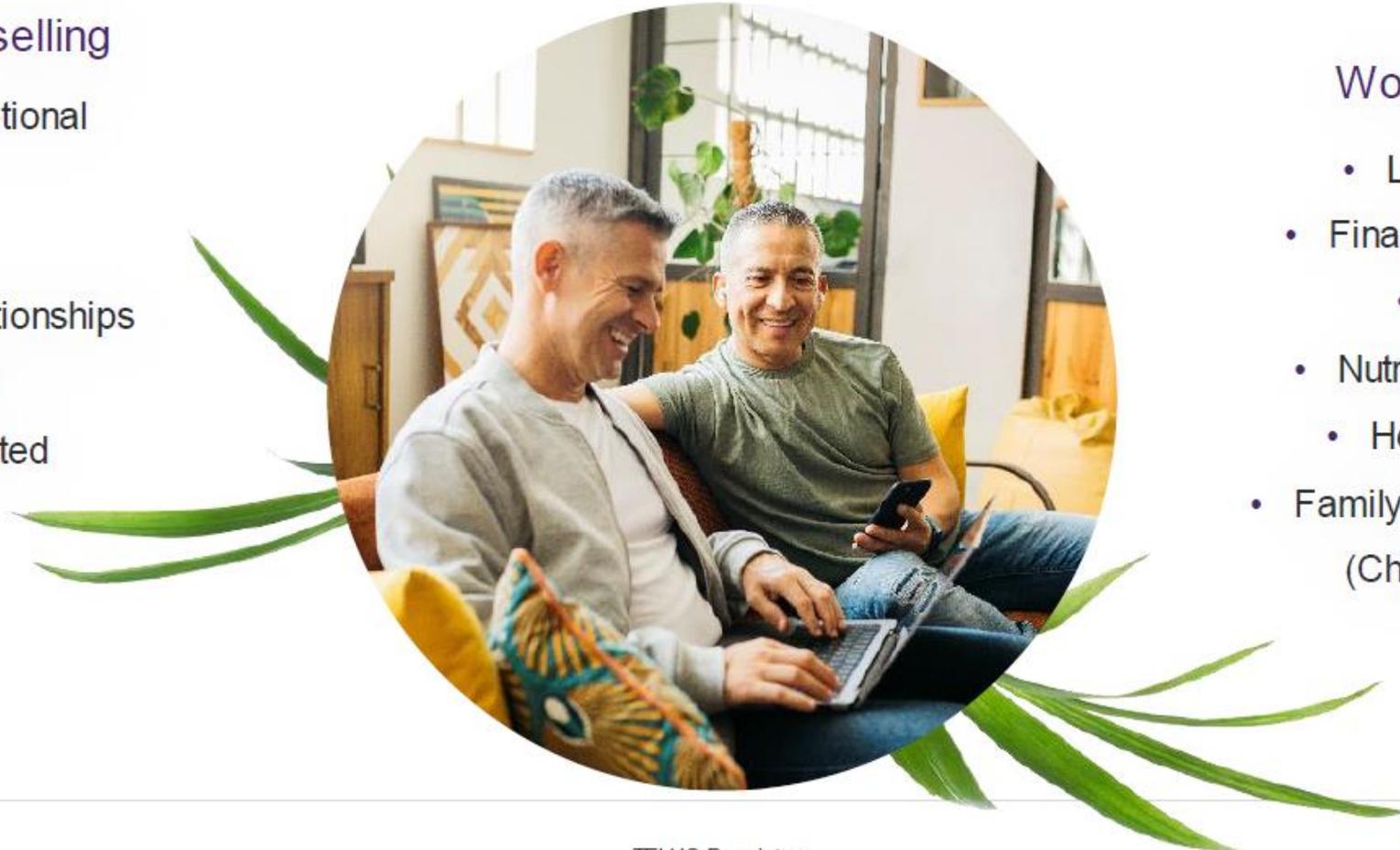


How we can help.

We offer confidential, professional assistance and support to help you manage all of life's complexities — be it issues with your Work, Health or Life.

Clinical Counselling

- Personal/emotional issues
- Family
- Couples/ relationships
- Work related
- Addiction related



Work-Life Services

- Legal Consultations
- Financial Consultations
 - Career Services
- Nutrition Consultations
- Health Consultations
- Family Support Services (Child and Elder care)



Clinical counselling in more detail.

Our clinical team is equipped to address a broad range of issues that may be impacting you or your family.



Couple/ relationship

- General relationship
- Relationship breakdown
- Separation/divorce
- Intimacy issues
- Communication
- Conflict resolution
- Family planning

Family

- Parenting
- Child/ adolescent behaviour
- Blended family
- Communication
- Elder-related
- Extended family relations

Addiction related

- Alcohol
- Drugs
- Other's addictions
- Smoking
- Gambling

Work-related

- Workplace performance/ stress
- Work relationships/ conflict
- Career planning
- Career resiliency
- Retirement planning
- Workplace violence/ harassment

Personal /Emotional

- Stress/anxiety
- Depression
- Suicidal risk
- Self esteem
- Anger issues
- Life stages
- Post-trauma support
- Abuse



Counselling service modalities.

When and how you want to.



Telephonic counselling



Video counselling



In-person counselling



First chat



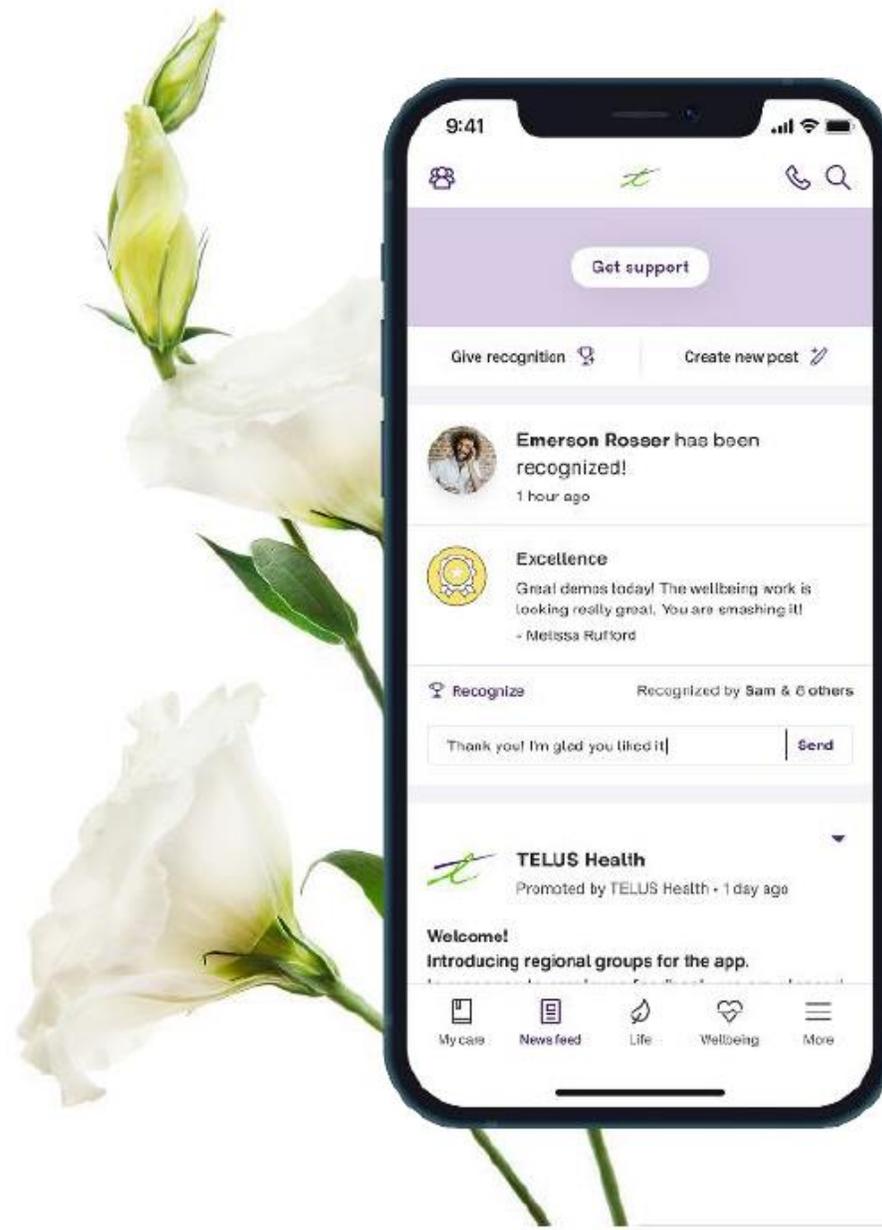
Online group counselling



Self-directed Resources



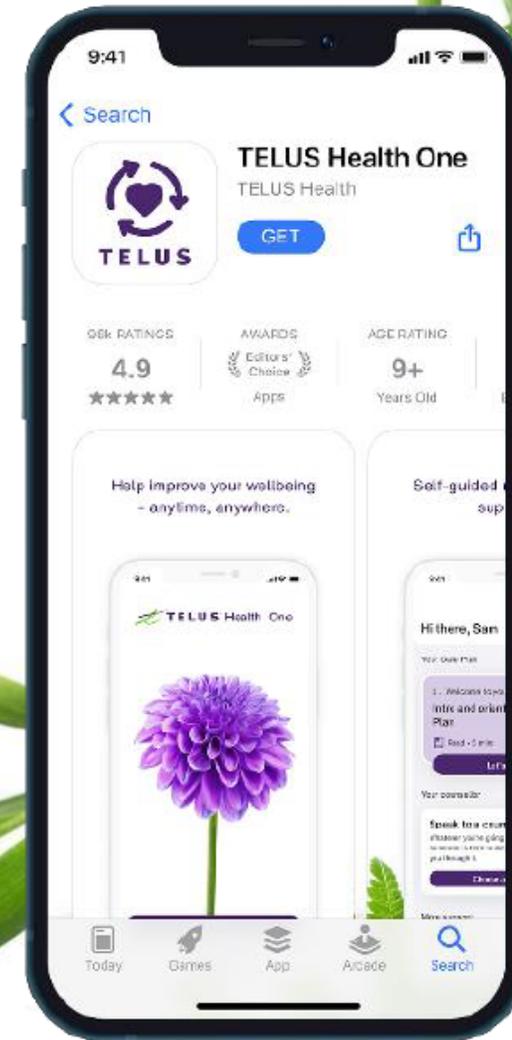
The TELUS Health One mobile experience.



Download the TELUS Health One app.

Chat with an expert with just a tap – any time, from anywhere – or check wellbeing resources right on your phone.

1. Download the free app on Android or iOS – simply search for “TELUS Health One”.
2. Click “Log In” and enter your credentials. (ASCO/eap)





Online access for support.

Online platform features:

- Chat with a counsellor / book an appointment or call the EAP directly through the platform
- Digital Self-Help
- Total Wellbeing Assessment
- Support & Resources: articles, videos, audio, recordings, toolkits, quick links
- TELUS Health Fitness
- Perks & Savings

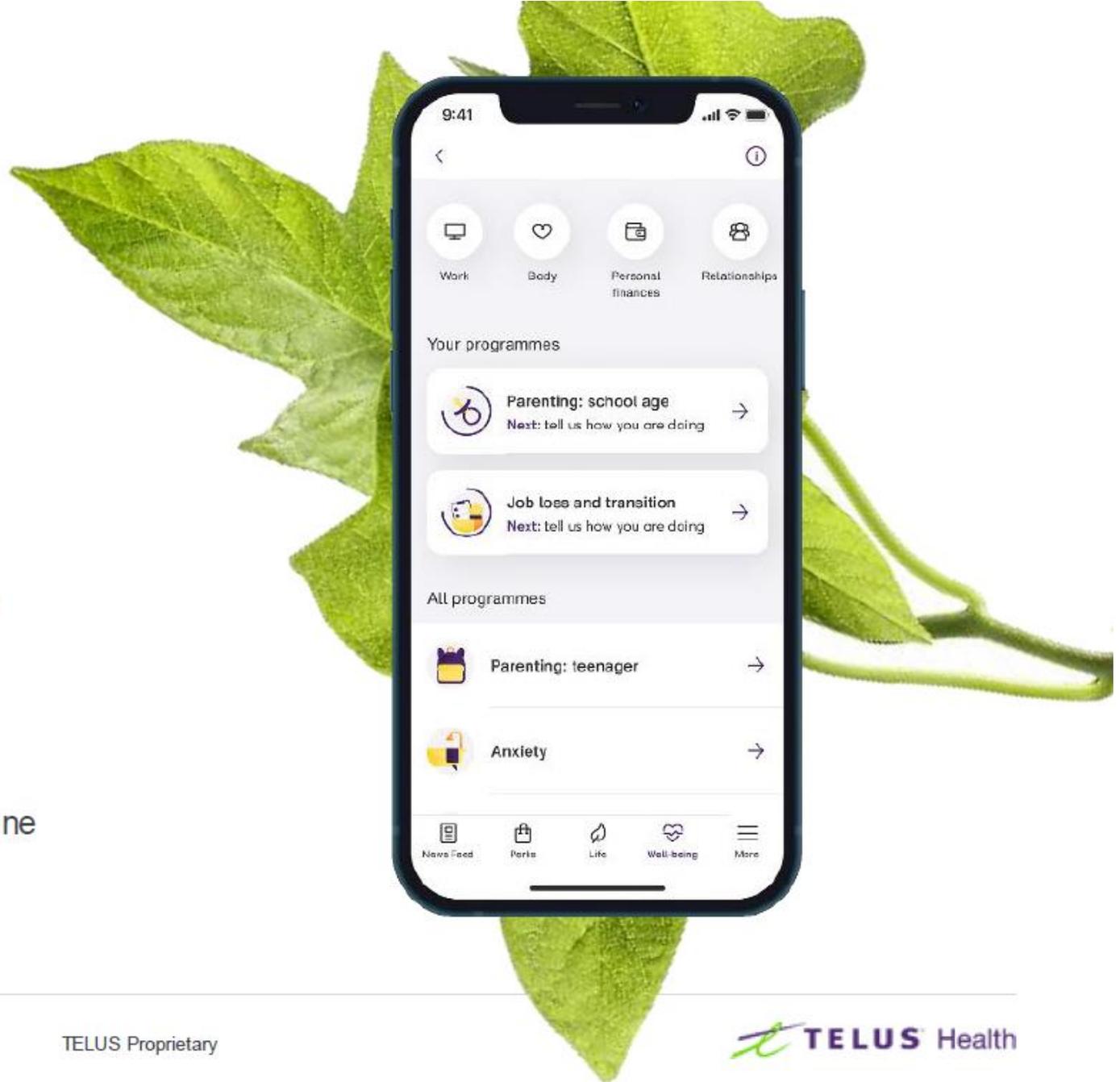


Digital Self-Help

- Instant support anytime, anywhere, for many of life's daily challenges.
- Specialized self-help support to help you make positive changes with interactive digital content, assessments and exercises.

Range of modular based programs:

- Anxiety
- Stress
- Depression
- Substance Abuse
- Communications
- Separation/divorce
- Grief
- Coping
- Tobacco and Nicotine Cessation



Support & resources

Thousands of clinically verified and trusted:



E-books



Articles



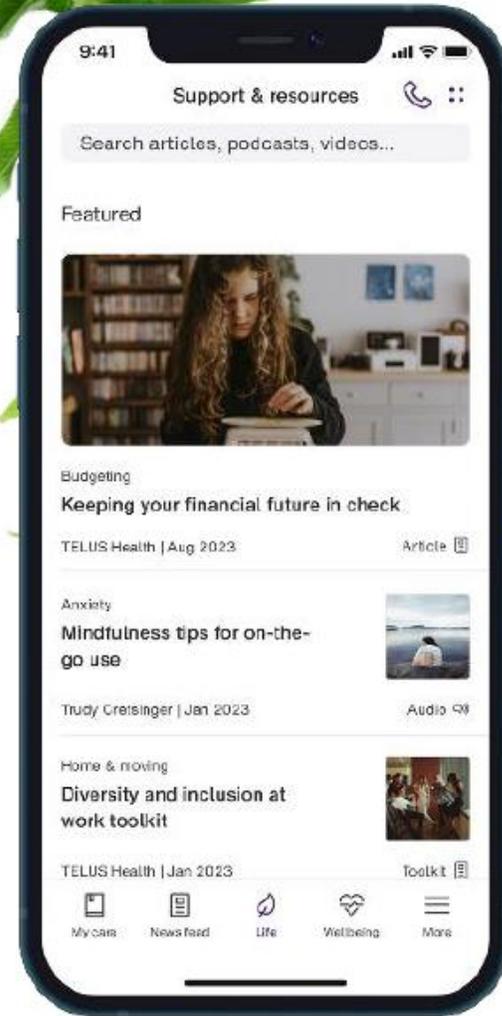
Podcast



Toolkit



Infographics



TELUS Health Fitness.

How to Get Started.

Unlock TELUS Health Fitness by logging into your personal/company account at one.telushealth.com or with the TELUS Health One mobile app.

- Under the Support & Resources tab (Web) or Life tab (App) scroll down to the “Quick Links” section and select “TELUS Health Fitness”
- This will direct you to a special external site over at liftsession.com that will provide you a “Sign Up” link to register for the basic service for FREE
- Next download the LIFT session app in Google Play or Apple App Store and sign in to complete your online fitness assessment and start the fitness journey right for you!
- Looking for additional support? LIFT also offers 1-1 Personal Training. Learn more about this service after sign up
- The support of live coaches and personalized fitness journeys will keep you engaged, excited, and on track to hit your goals. Kick-start your fitness journey now

Finding a workout that fits your lifestyle is one of the most important things you can do to get started and stay consistent. With TELUS Health Fitness through your EAP, you have access to unlimited fitness journeys that are customized for your goals and current fitness level.

Fitness anytime, anywhere with coach support.

TELUS Health Fitness virtual fitness programs are available on your mobile device, so you can stay active anytime, anywhere. Chat live online with fitness coaches who can help with fitness, nutrition, and recovery questions you have. Each session lasts 30 minutes, and the typical journey is three sessions per week for a total duration of six weeks. No equipment required.



Let's talk.