



**Canadian Mental
Health Association**
Kelowna

Employee Info Session

Dec 20th 2023



Agenda

- ✓ Coverage Overview
- ✓ Consult+ Virtual Health
- ✓ Employee Assistance Program
- ✓ Portable Benefits (Voluntary Benefits)
- ✓ My Canada Life App/Website





COVERAGE	DESCRIPTION
LIFE INSURANCE / AD&D	<ul style="list-style-type: none"> ✓ Benefit Amount—1 x annual earnings to a maximum of \$75,000 ✓ Reduces by 50% at age 65, terminates at age 71 or earlier retirement
DEPENDENT LIFE	<ul style="list-style-type: none"> ✓ Spouse—\$5,000 / Child—\$2,500 ✓ Terminates at age 70
LONG-TERM DISABILITY	<ul style="list-style-type: none"> ✓ 66.67% of monthly insured earnings ✓ Maximum—\$3, 500/month ✓ 119 day elimination period, 5-year benefit period ✓ 2 year own occupation ✓ Terminates at age 65
EXTENDED HEALTHCARE	<ul style="list-style-type: none"> ✓ Overall EHC Reimbursement— 100% unless otherwise stated ✓ Semi-Private Hospital ✓ Continuous Glucose Monitor (CGM) up to \$4,000 per calendar year ✓ CPAP Units / Supplies - \$2,000 every 5 years ✓ Out-of-country Emergency—100% reimbursement / Unlimited ✓ Trip Duration—60 days ✓ 24 month survivor benefits ✓ Termination - Retirement
PRESCRIPTION DRUGS	<ul style="list-style-type: none"> ✓ 80% reimbursement- Mandatory Generic (90% at Costco) ✓ Deductible - Equal to dispensing Fee, Overall Maximum \$2,500 per calendar year ✓ Open Formulary
PARAMEDICAL	<ul style="list-style-type: none"> ✓ 80% reimbursement ✓ \$1,000 combined maximum all practitioners per calendar year, except Psychologist, Registered Social Worker and Registered Clinical Counsellor ✓ \$1,000 combined maximum per calendar year for Mental Health (Psychologist, Registered Social Worker and Registered Clinical Counsellor)
VISION	<ul style="list-style-type: none"> ✓ Eye Exams—once per 24 months (adult) 12 months (children) ✓ Vision care: \$200 every 24 months (adult) 12 months for (children)
DENTAL CARE	<ul style="list-style-type: none"> ✓ Basic—80%, Major- 50% up to \$1,500 combined per calendar year ✓ Recall frequency—once every 6 months ✓ Current Fee Guide ✓ 24 month survivor benefits ✓ Termination - Retirement

Coming Soon!



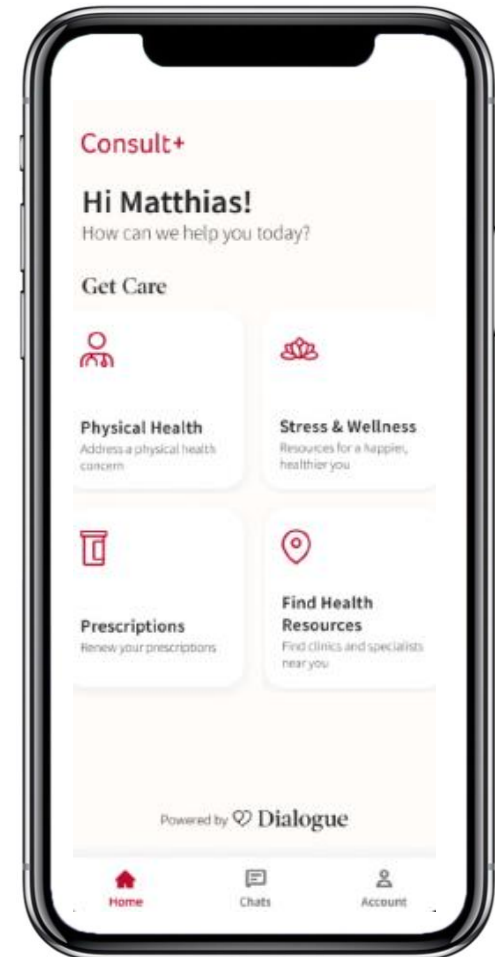
Current	Future
Psychologist	Same
Social Workers	Same
	Psychotherapist - Educator
Counsellors - RCC	Counsellors - RCC - CCC - RPC - Marriage & Family Therapist - Psychoanalyst - Sexologist

The maximum for these services would still fall under \$1000 combined.

Consult+ Virtual Health in One App



- ✓ 24/7 access to medical professionals
- ✓ Less time in clinic waiting rooms
- ✓ Help for non-urgent conditions
- ✓ Prescriptions and refills for most medications
- ✓ Requisitions for lab tests and follow-up test results, when medically needed



Consult+ Virtual Health in One App



- ✓ Access to self-led therapy for mild and moderate depression and anxiety
- ✓ Gold standard of iCBT programming
- ✓ Available 24/7 with Consult+

How iCBT works: the member journey



Available directly from the **Consult+ app**.



Simply click **Access your self-care toolkits** to get started!



Online questionnaire to measure severity level (based on PHQ-9, GAD-7).



Self-paced toolkits for depression, anxiety, divorce, bereavement.



Dashboards and other indicators to track progress.



What you can expect?

One Nurse. **Period.**

Each caller is assigned their own Nurse for the full lifecycle of their service experience. In the event of any future cases, you simply call that same Nurse, and the cycle begins again. Each Nurse has his/her clients' full case histories at their fingertips.

Services:

Professional Counselling

- In-Person
- Over the Phone
- E-Counselling
- iCBT



Daily Living including Child/Eldercare Services



Financial Support Services



Health Support Services/Wellness



Legal Support



Crisis and Trauma Support



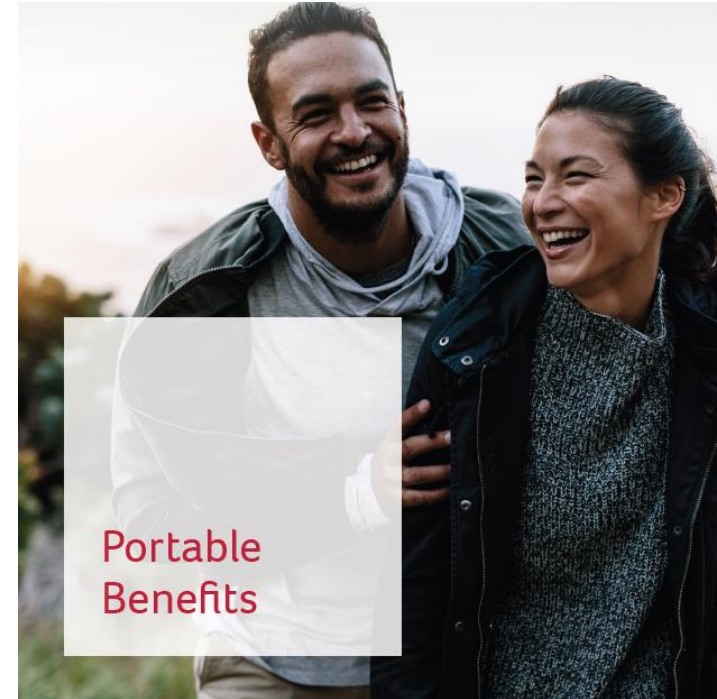
1-800-661-8193

24 hours a day anywhere in North America

Suite of Voluntary Benefits



- ✓ **Portable Life** - Employee, Spouse and Child
- ✓ **Portable AD&D** - Single and Family
- ✓ **Portable Critical Illness** - Employee and Spouse
- ✓ **Application process fully digital**
- ✓ **New:**
 - Guaranteed issue amounts up to \$100,000 for Life
 - Guaranteed issue up to \$25,000 for Critical Illness
 - AD&D does not require any Medical
 - Members can apply up to 31 days after leaving their group plan
 - Life overall maximum up to \$1 million
 - Direct billed to member



My Canada Life Mobile App & Website



✓ Use the website or download the Canada Life Mobile App

- Access Your Coverage
- View Balances and Claims History
- Online Claims Submission
- Group Retirement
- Voluntary Benefits & more



Go to
mycanadalifeatwork.com
to sign in or register.



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



[Benefits and Savings Member Site](#)