GROUP INSURANCE

YOUR GROUP INSURANCE PLAN

Frequently asked questions

iA Financial Group

INVESTED IN YOU.

Your group insurance plan transition

Why is my group insurance plan changing insurers?

Your group insurance plan is an important component of your total compensation and AgeCare is constantly looking for ways to improve the benefits offered to its employees.

As with all their contracted services, AgeCare conducted a detailed study of the services offered by different insurers within the market. AgeCare selected iA Financial Group, which stood out based on its digital tools and its dedication to offering clients a superior experience, exceptional service and a human approach.

Who is iA Financial Group?

iA Financial Group is a Canadian insurer and financial services company offering a wide range of products and services. It employs over 6,500 Canadians nationwide. In 2017, iA Financial Group celebrated its 125th anniversary, a testimony to its solid roots and continued growth. For more information about iA Financial Group, go to ia.ca/about-us.

When does iA Financial Group become the provider for my group insurance plan?

Your group insurance plan with iA Financial Group takes effect on **June 1, 2020.**

Will I have a new policy and certificate number?

Yes. You will be issued a new policy number. Your certificate number will be the same as your employee number.

These numbers will be written on your new group insurance card.

When will I receive my new group insurance card?

You will receive your new group insurance card(s) by June 1, 2020, along with instructions on how to access your personal online account in My Client Space (see the **Your digital tools** section on page 4 of this document). These will be mailed to your home address on file with AgeCare.

You will not receive a group insurance card nor instructions to access My Client Space if you have opted out of medical and dental coverage.

How many group insurance cards will I receive?

You will receive one card if you have individual coverage or two cards if you have family coverage. In addition:

- A printable version will be available in My Client Space*
- An electronic version will be available on iA Mobile*

* For more details about My Client Space and iA Mobile, see the **Your digital tools** section on page 4 of this document.

Do I need to notify my pharmacist and dentist about the change in my group insurance plan?

Yes. It is important that you inform your pharmacist, dentist, and other health service providers of this change to avoid any interruption in the payment of your claims.

When will the group insurance booklet be provided?

The group insurance booklet will be available in My Client Space (see the **Your digital tools** section on page 4 of this document) on June 1, 2020. The booklet includes everything you need to know about your group insurance coverage.

Your personal information

Will information on my spouse's plan be transferred to iA Financial Group for coordination of benefits?

Yes. If you have previously provided this information, it will be automatically transferred to iA Financial Group for continued coordination of benefits.

Will my designated beneficiaries be transferred to iA Financial Group?

No. Beneficiary designations will not be automatically transferred. AgeCare will be asking you to complete a new Beneficiary Designation Form.

AgeCare will provide more information on this topic the week of May 25, 2020.

Will the direct deposit banking information I provided to the previous insurer be transferred to iA Financial Group?

No. You will need to provide your banking information in My Client Space on or after June 1, 2020, or by completing the fillable form found on the iA Financial Group website (Direct Deposit and Notification Request) and return it to iA Financial Group at the address indicated on the form.

Your coverage

Will the amount deducted from my pay change?

Yes. The amount deducted from your pay should be less than currently deducted based on the lower pricing of this new plan.

When can I change my coverage level?

As with your current plan, you can change your coverage level (individual, couple, family) following any eligible life event such as marriage, etc.

What happens if I no longer have coverage under my spouse's group insurance plan?

If you no longer have coverage under your spouse's group insurance plan, please immediately notify AgeCare site administration so we can add you and your family onto your group plan with AgeCare, as group insurance is mandatory for all eligible employees.

Your claims

Where do I submit my claims for services received before the transfer of the plan to iA Financial Group?

All claims for health and dental expenses incurred before the transfer of the plan to iA Financial Group must be received by your previous insurer within 90 days of the end of your coverage with that insurer. Claims received after that date will be declined and will no longer be eligible for reimbursement.

What happens with approvals already obtained from the previous insurer?

If you have received approval from the previous insurer for dental care or for devices or services related to health coverage, please include a copy of the approval with your first claim. iA Financial Group will recognize the approval granted by the previous insurer.

How do I submit health and/or dental claims to iA Financial Group?

You can submit your claims to iA Financial Group in the following ways:

- Use the online service in My Client Space or the iA Mobile app.
- Ask your pharmacist, dentist or health service provider to submit your claims directly to iA Financial Group if they are able to submit claims electronically.
- Fill out a claim form (health or dental), which can be found on My Client Space, attach your original receipts and send everything to iA Financial Group by mail or by email at groupinsurance@ia.ca.

Will this change of insurer have an impact on my current coverage?

You will have equivalent coverage to that with your previous insurer. In addition, given that the previous insurer will transfer your claims history to iA Financial Group, the reimbursement of your health and/or dental expenses by iA Financial Group will be carried out as though your insurer hadn't changed.

Will my plan maximums start over again?

No. Plan maximums will be transferred from your previous insurer to iA Financial Group. Therefore, the reimbursement of your health and/or dental expenses by iA Financial Group will be carried out as though your insurer hadn't changed.

Your prescription drugs

How do I get a prescription drug that requires prior authorization from iA Financial Group?

Coverage for certain drugs requires prior authorization from iA Financial Group. The list of these drugs and the form to be completed can be found on the iA Financial Group website. Your attending physician must complete the *Request for prior authorization drugs* form in order for iA Financial Group to process your request.

iA Financial Group will not reimburse you for any drug on the list before receiving your form and notifying you of its authorization for the drug in question.

The form can be submitted to iA Financial Group as follows:

By secure messaging in My Client Space:

1- Click on the envelope in the upper right-hand corner of the screen.
2- Click on "New message".
3- Complete the message fields as follows:
   - Choose your contract and certificate numbers.
   - Regarding: Dental, Drugs, Health, Vision and Travel Insurance
   - Subject: Submit a claim or additional requested information
4- Add your form, completed by the physician.
5- Provide any details regarding your request in the "Your message" field.
6- Click on "Send".

By email: groupinsurance@ia.ca

By fax: 1-877-780-7247

How can I find out if my prescription drugs are covered?

As of June 1, 2020, the quickest and easiest way to find out if a prescription drug is covered will be to use the WebRx service in My Client Space or the iA Mobile app. For more details, see the **Your digital tools** section just below.

Your digital tools

What is My Client Space?

My Client Space is iA Financial Group's secure client website. It allows you to do various tasks related to your group insurance plan (submit claims online, find prescription drugs and service providers, obtain a list of claims for your tax return, etc.). You will need an activation key to create your account in My Client Space.

What is an activation key and why do I need it?

An activation key is required to create your account in My Client Space.

iA Financial Group will send you an activation key by mail by June 1, 2020, along with your new group insurance card(s).

You will only need your activation key once, when you create your account in My Client Space. After that, you will be able to access My Client Space using your selected access code and password.

How do I create my account in My Client Space?

1. Go to ia.ca/registration.
2. Follow the instructions *.

* You will only need your activation key once, when you create your account in My Client Space. Once your account is created, you can go to ia.ca/myaccount to sign in.

What should I do if I don't receive my activation key?

If you do not receive an activation key or if you have trouble connecting to an existing account, contact iA Financial Group's customer service at 1-877-422-6487.

What is the iA Mobile app?

iA Mobile is iA Financial Group's mobile application available for iOS and Android devices. It gives you access 24/7 and anywhere to the most popular and useful features from My Client Space.

iA Mobile allows you to quickly submit and monitor claims, view your group insurance card, consult WebRx, search for iA Financial Group authorized providers, contact iA Financial Group customer service and more.

To use iA Mobile, you must first create your account in My Client Space (you will need your activation key to create this account). You will then be able to access iA Mobile using your My Client Space access code and password.

What is WebRx?

WebRx is a user-friendly drug coverage search and help tool that allows you to see whether a prescription drug is covered under your plan, get an estimate of the reimbursement you will receive, find pharmacies where your prescription drug is sold, and locate the pharmacy where the drug is sold at the lowest cost.

WebRx is available in My Client Space and the iA Mobile app.

How can I find out if my health service provider is an eligible provider with iA Financial Group?

You can use the *Provider search* function in My Client Space or the iA Mobile app. This function allows you to enter the name of a provider for a service covered under your plan and make sure they are an eligible provider with iA Financial Group.

Note that you cannot be reimbursed if you submit a claim for treatment received from a provider that is not eligible with iA Financial Group. We therefore encourage you to check your provider's eligibility before getting treatment to avoid any unpleasant surprises.

AgeCare and iA Financial Group will continue to provide you with information you need to better understand your group insurance plan.

In case of any discrepancy between this document and the official documents describing the plan, the latter shall prevail.

To contact iA Financial Group

If you have questions, please contact our Customer Service.

1-877-422-6487

Monday to Friday, 7:30 am to 8:00 pm (Eastern time)

groupinsurance@ia.ca

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