Frequently asked questions (FAQ)

1. I had to get prior approval from my previous carrier to receive coverage for a drug. Will I need to do that again?

No. Any previous drug exceptions you have approval for will be grandfathered at Canada Life. Please note, however, you'll need to request approval for any new drugs.

2. What happens to pre-treatment plan submissions currently in process? (For example: orthodontics)

If you have pre-treatment submissions that your previous carrier hasn't approved yet, you'll need to re-submit them to Canada Life for approval. Canada Life will honour any pre-determinations your previous carrier approved within the last six months.

3. When can I start submitting claims to the new Canada Life plan?

If you incurred a claim:

- Before **October 1, 2026**, submit it to your previous carrier.
- On or after **October 1, 2026**, submit it to Canada Life

There won't be any interruption to your benefits coverage.

Take note of your **policy number (181979)** and ID number.

- You'll need tell your providers like your pharmacist about your updated information when you visit so they can process your claim properly.
- You can find these numbers on the enrolment record you'll get when you enrol in your plan, or on your new benefit card when you sign in on Canada Life's member website, My Canada Life at Work, once your plan is live.

4. Is there anything I should do before the plan transfers to Canada Life?

You may not have access to your prior carrier's website after your plan moves to Canada Life. For tax purposes, you may wish to download your claim history from your previous carrier's member website before your plan moves.

5. Will I be able to manage my account(s) online?

My Canada Life at Work (mycanadalifeatwork.com) is Canada Life's member site where you can manage group plan online or through the app. This video gives you an overview of the site.

When your plan is live, you'll be able to:

- Submit claims and view claim history.
- Review benefits coverage and balances.
- Use the drug coverage search tool to find drug coverage information.
- View, save and print your benefits card.
- Find providers near you.
- Access helpful tools and resources.

You'll be prompted to register for My Canada Life at Work when you complete your enrolment.

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6. When will I be able to use My Canada Life at Work to manage my benefits?

After you complete your enrolment invitation, you'll be prompted to register for My Canada Life at Work. You'll have full access to the site on **October 3, 2026.**

If you incur any claims between the plan effective date and when you have full access to My Canada Life at Work, make sure you keep your receipts so you can submit those claims once you have full access to the site.

7. What is coordination of benefits?

When a person has coverage under more than one group benefit plan, benefits are coordinated between the plans. This is referred to as Coordination of Benefits (COB).

- As a plan member, your claims should be processed through your benefit plan with Canada Life first. Claims for your spouse must be processed through their own benefit plan first. Any remaining balance can then be processed through the other benefit plan.
- When a child is covered under both parents' plans, claims should be submitted first to the plan of the parent whose birthday (month and day) falls earlier in the calendar year. Where parents are separated or divorced, the custodial parent would claim under their plan first.

8. Why do I need a beneficiary?

It's important to designate a beneficiary for your life and accidental death and dismemberment coverage. This ensures that in the event of your passing, the benefit is paid according to your wishes.

When you enrol in your in your plan, you'll be prompted to input your beneficiary details.