



# YOUR GROUP INSURANCE PLAN

Frequently asked questions



INVESTED IN YOU.

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## Your group insurance plan transition

### Why is my group insurance plan changing insurer?

Following a detailed study of the services offered by different insurers, your employer selected iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.), which stood out based on its digital tools, its competitive rates 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 6,800 Canadians nationwide. In 2017, iA Financial Group celebrated its 125<sup>th</sup> anniversary, a testimony to its solid roots and continued growth.

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

Your group insurance plan with iA Financial Group takes effect on July 1<sup>st</sup>, 2020 for Health, Dental, Accidental, Business Travel, Critical Illness and Health Spending Account benefits. All other benefits, basic and optional Life benefits as well as the Long-term disability benefit, have already been in effect since January 1st, 2020.

### Will I have a new policy and certificate number?

Yes. Your new policy number will be 28764. Your certificate number and policy number will also be written on your new insurance card.

### When and how many group insurance cards will I receive?

You will receive your new group insurance card a few days before July 1<sup>st</sup>, 2020.

You will receive one card if you have an individual coverage or two cards if you have a 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 section entitled **Your digital tools**.

### 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 and your dentist of this change to avoid any interruption in the payment of your claims.

## **What happens to the balance of my Health Spending Account (HSA) at SSQ Insurance?**

To facilitate the reimbursement process at SSQ Insurance of your claims incurred before July 1, 2020, the balance of your health Spending Account (HSA) will be transferred to iA Financial Group on July 31, 2020 only. You will therefore be able to receive reimbursement by SSQ Insurance for your claims submitted to the HSA during the month of July. If you are unable to submit your claims before July 31, you will still be able to submit them to iA Financial Group, even if they are incurred before July 1, 2020, but only from mid-August 2020.

## **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?**

Yes. If you have already designated beneficiaries with your previous insurer, they will be automatically transferred to iA Financial Group with no intervention required on your part. You will have the opportunity to review your beneficiary designations, if you wish, during the re-enrolment period.

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

No. For security reasons, you must provide your banking information in My Client Space, or by completing a paper form that you must return to iA Financial Group at the address indicated on the form. The form is available in the "Forms and documents" section.

### **How is personal and confidential data treated at iA Financial Group?**

iA Financial Group places the most importance on the confidentiality of its customers' data. Its technological infrastructure is equipped with advanced security measures and is constantly monitored by a team of experts. Its employees also undergo continuous training dedicated to informing them of best practices in the management of confidential customer data, both with regard to the use of the company's computer equipment and the handling of documentation. paper (forms, cheques, etc.). For more information on the protection of personal information, visit our site at <https://ia.ca/protection-personal-information>.

## Your coverage

### **When and how do I select my coverage option?**

The plan re-enrolment period will be from May 11 to 29, 2020 and will be done online, on My Benefits Boutique. You can then review your choice of options. You will be notified by email just before the beginning of the re-enrolment period.

### **What happens if I don't select an option during the enrolment period?**

If you do not make any choice of options before the end of the re-enrolment period, your current coverage choices, as well as the remaining flexible credit allocation, will be maintained until the next re-enrolment period.

### **Will my flexible credits change?**

The amount of your flexible credits may change. This amount is calculated based on your coverage choices and the rates in effect for your group at iA Financial Group.

### **How often can I change my selected option?**

After the current re-enrolment period, you will be able to modify your selected option at the next period scheduled for July 1st, 2022.

However, you will also be able to modify your selected option following eligible life events such as getting married or having a child, by going to My Benefits Boutique. You have 31 days after the event to make changes to your choice of options.

### **What is an eligible life event?**

The following situations are considered eligible life events:

- Loss of coverage of a dependent, in accordance with the definition of “dependent” under the plan
- Marriage or common-law union in the previous 12 months
- Legally recognized separation or divorce
- Birth or adoption of a child
- Death of spouse or child
- Addition or cancellation of spouse's health and/or dental coverage

### **What type of coverage modification can I make when an eligible life event occurs?**

When an eligible life event occurs, you can make changes to all your coverage. However, you will need to provide proof of insurability if you want to increase the amounts of your coverage for life insurance, critical illness insurance or long-term disability.

### **What happens to my coverage if I am on a long-term disability leave?**

If you are currently on a long-term disability leave, your previous insurer will continue to pay your disability benefits as long as you meet the eligibility criteria.

However, any health or dental claims (if applicable) for expenses incurred as of your effective date must be submitted to iA Financial Group.

### **What happens if I have enrolled in optional coverage?**

If you or your spouse have enrolled in optional coverage with your prior carrier, your coverage, as well as any accepted proof of insurability, will be transferred to iA Financial Group.

### **Will there be any changes to my coverage?**

No, your coverage will remain the same.

If you or your spouse have subscribed to a Critical Illness Insurance with the prior carrier, the amount of your coverage will be transferred to iA Financial Group. However, the parameters of the coverage (including the conditions and the exclusions) and the illnesses covered by iA Financial Group are slightly different from those offered by the prior carrier. We therefore invite you to consult the "Critical Illness Insurance" section of My Benefits Boutique during the re-enrollment period to ensure that the coverage offered still meets your needs.

## Your claims

### Who should I contact in the event of an emergency while traveling?

#### Until June 30, 2020:

Insurer: SSQ Insurance

Police: 74A00

Certificate: see on your drug insurance card

Telephone numbers in case of emergency:

- Other countries (collect call): **(514) 286-8412**
- In Canada and the United States (toll free): **1 800 465-2928**

#### From July 1, 2020:

Insurer: iA Financial Group

Police: 28764

Certificate: see on your drug insurance card

CanAssistance phone numbers for emergencies (our authorized travel insurance agent):

- Other countries (collect call): **(514) 499-3747**
- In Canada and the United States (toll free): **1 800 203-9024**

If you are going on a trip **before** July 1st, 2020, and you plan on returning after this date, and SSQ Insurance has declared your health condition stable before your departure, iA Financial Group will honor this decision.

If you are going on a trip **as of** July 1st, 2020, we strongly recommend that you call CanAssistance to make sure your health is considered stable. Note that for the purposes of your insurance contract with iA Financial Group, a period of stability of your health condition of 90 days must be observed before your departure for your trip.

### 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 July 1<sup>st</sup>, 2020 must be received by your previous insurer (SSQ Insurance) within 60 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. However, we encourage you to send your claims by June 30. Any claim submitted on and after July 1, will have to be sent through mail with the SSQ claim form and the original receipts.

### What happens with approvals already obtained from prior carrier?

If you have received approval from your prior carrier 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 honor these approvals.

## **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, print it or scan it, attach your original receipts and send it all to iA Financial Group by mail or by email at [groupinsurance@ia.ca](mailto:groupinsurance@ia.ca).

## **Why is my reimbursement amount different now that I am insured with iA Financial Group?**

Every insurer reimburses expenses based on amounts the insurer considers reasonable and in line with current practices. As these amounts are not exactly the same from one insurer to another, it is possible that you will see certain differences in the amounts reimbursed by your previous insurer and by iA Financial Group.

For any questions, contact iA Financial Group.

## **Will this change have an impact on my current coverage?**

You will have equivalent coverage to that with your previous insurer. In addition, given that SSQ Insurance 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.



## 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.

If it is a drug for which you have already obtained prior authorization from SSQ Insurance, this authorization will be transferred to iA Financial Group in order to ensure continuity of treatment up to a maximum of 12 months. Subsequently, a new request for prior authorization must be sent to iA Financial Group.

If this is a new drug requiring a prior authorization request, your attending physician must complete the *Request for prior authorization drugs* form before iA Financial Group process your request. The list of these drugs and the forms to be completed can be found on the [iA Financial Group website](#).

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 and scanned.
- 5- Provide any details regarding your request in the “Your message” field.
- 6- Click on “Send”.

#### By email:

- [groupinsurance@ia.ca](mailto:groupinsurance@ia.ca)

#### By fax:

- 1 855 887-9811 (in Quebec)
- 1 877 780-7247 (all other provinces)

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

As of your effective date, 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, refer to “Your Digital tools” section in this FAQ.

## 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 at the end of June 2020.

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 Financial Group's secure login page: [ia.ca/myaccount](http://ia.ca/myaccount).
2. Click on "Create account".
3. Select the "Register as a client" tab.
4. Follow the instructions \*.

*\* You will only need your activation key once, when you create your account in My Client Space.*

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

If you do not receive an activation key by June 30, 2020 or if you have trouble connecting to your 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
- Get tips and advice to save even more
- Find pharmacies where your prescription drug is sold
- Locate the pharmacy where the drug is sold at the lowest cost (this function is not available in Quebec)

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 receive reimbursement 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 eligibility before getting treatment to avoid any unpleasant surprises.

Your plan administrator is there to provide you with any 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.



**1 833 317-0205**

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



[groupinsurance@ia.ca](mailto:groupinsurance@ia.ca)



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