

Welcome to Empire Life!!

Dear plan member,

Empire Life will be managing your employee benefit plan. We want to help you make the most of your benefits—our goal is to be Canada’s most convenient insurance and investment company. I am writing today to welcome you to Empire Life and offer a few tips.

Three steps to fully enjoy your group benefits:

- 1. Online Access:** To sign up, please go to our [plan member website](#). Registration is quick and easy when you have your wallet card—you only need your group, division and certificate numbers. Once registered you can access the following:
 - Review your coverage details by accessing your personal benefit summary and booklet
 - Submit claims and review history and balances
 - Add banking information to ensure your claim payments are deposited to your account, usually within 24 hours.
 - Review the full overview of the [plan member website](#)
- 2. Inform your providers:** A digital copy of your benefit card is on the plan member website. You can print a copy or save it to your phone. If you have dental coverage, click on ‘For your dentist’ this will provide a summary of what’s covered to make things easier at your next appointment. Don’t forget to present your new benefit card at the pharmacy when you fill a prescription. That way, your claims will be processed by Empire Life, and you pay only what’s not covered by your plan.
- 3. Value-added benefits:** If you are covered for Extended Health benefits you have access to both [Medical Experts](#) and [Mental Health Navigator](#) through Teladoc. Visit our homepage to find out more.

All set up? Some last tips to maximize the returns of your plan:

- Are you covered under another plan? Make sure you coordinate benefits so you get reimbursed the maximum amount possible. The [eClaims](#) section of the plan member website will show you how.
- Planning a trip? You will find our emergency travel assistance program flyer in the attachment.

Call on us—we’re here to help

We want to provide you with the support and services you need to make your group benefits experience a positive one. If you require any document in an accessible format please contact our Customer Service Unit. You can also complete the attached [customer feedback form](#). If there is anything we can do to help, please do not hesitate to let us know. Our Group Customer Service Unit is available Monday through Friday, 8:00 AM to 8:00 PM EST. You can reach us at 1 800 267-0215 or by email at group.csu@empire.ca.

Once again, I am delighted to welcome you to Empire Life.



Michael Perry
Senior Vice-President, Group Solutions

WELCOME TO THE EMPIRE LIFE PLAN MEMBER WEBSITE



At your fingertips – online services, valuable information, and a convenient resource for your employee health benefits plan

- Submit eClaims
- Access your benefit card - view, print, or save to your computer or mobile device
- Review your claim activity and balances
- View your benefit booklet online
- View and print a copy of your personalized benefit summary

Registration Procedures

Have your benefit card or personalized benefit summary available to enter the following required fields:

- Your policy number, division, and certificate number, and
- Your drug certificate number

If you do not have a benefit card or you do not have drug coverage, please call customer service (1-800-267-0215) to request a unique PIN to complete the registration process.

Follow the step-by-step registration process:

- Go to pmw.empire.ca
- Select 'register now'
- Review and accept the waiver of liability
- Enter the required registration information. You will need your unique identification numbers from your benefit card or your personalized benefit summary
- Choose a user Id and password
- Select a security question and enter a security answer
- Add your banking information to set-up direct deposit
- Review and verify the information you have entered

Once you have completed the above steps you will receive a confirmation screen from which you can enter the plan member website.

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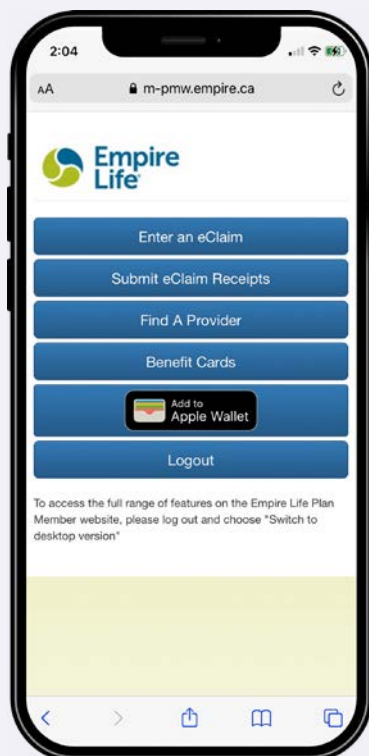
GRP-989-EN-01/21



CLAIM PAYMENTS AND ACCESS TO YOUR GROUP BENEFITS: SIMPLE. FAST. EASY.®



Our mobile solution helps you access your benefits anytime, anywhere, from any device. You are always connected to the most up-to-date information and tools on our plan member website. Our online tool is convenient and secure—no need to install updates and your group benefits access is safely secured by your password.

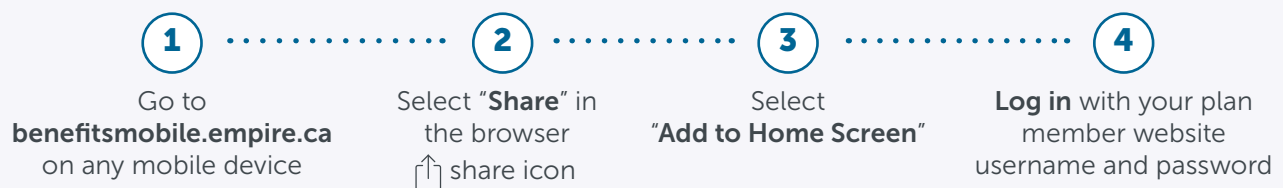


Direct access to your group benefits from your mobile device

- Submit an eClaim—drug, paramedical, vision, dental, healthcare spending account, and incidental health expense—and get paid faster with real-time adjudication
- Find a provider
- Submit your eClaim receipts from your mobile device by using the camera or uploading a photo from the library
- View and update your banking information for direct deposit
- Access a mobile version of your benefit card and save it to your photo library
- Save your benefit card to a digital wallet (like Apple Wallet)



Instant access - save the Empire Life icon to your mobile home screen



Submitting an eClaim is just a touch away!

- Go to benefitsmobile.empire.ca on any mobile device
- Enter your plan member website username and password
- Select "Enter an eClaim"
- Fill in your claim details—the same steps as submitting an eClaim on your desktop
- Keep the original receipts in a safe place for one year, in case the claim is selected for review

Questions?

Check out the "Need help registering?" link on pmw.empire.ca, or call the Empire Life Customer Service Unit at 1 800 267-0215. You can also email group.csu@empire.ca

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TRAVEL EMERGENCY ASSISTANCE PROGRAM



Whether it's a quick trip across the border or a family vacation, unexpected illness, injury and personal emergencies are not planned—they just happen! Getting proper medical attention can be difficult when you are not familiar with your surroundings. Not being able to speak the local language can often compound this problem. The Empire Life Travel Emergency Assistance Program is here to help.

Travel with peace of mind

The Travel Emergency Assistance Program is included in group insurance plans that have extended health benefits with Empire Life. Our service provider, Trident Global Assistance, provides you and your dependants with assistance and claim payment services for unexpected travel emergencies 24 hours a day, 365 days a year. If you have an emergency while travelling, Trident Global Assistance can help.

Trident Global Assistance can also help you with trip planning by providing information about travel advisories, visa and vaccination requirements, and more.

One call, round-the-clock assistance

You, or a travelling companion on your behalf, **MUST CONTACT** the 24-hour Trident Global Assistance line **IMMEDIATELY** if you or one of your dependants experiences a travel emergency. For serious medical emergencies, please contact Trident Global Assistance once emergency services (e.g. 911) are contacted. Contact must be made prior to receiving medical care, except where advance notice cannot reasonably be provided due to medical or exceptional circumstances.

This is to ensure that you and your eligible dependants receive immediate and appropriate care monitored by professionals at Trident Global Assistance. Some medical and hospital authorities demand cash deposits before providing any medical care. Some may even insist that their bill be settled in cash before you leave. Trident Global Assistance can minimize these hassles by verifying coverage and arranging/coordinating payments wherever possible.

If unable to contact Trident Global Assistance at the time of your emergency, notify them as soon as possible by phone or send an email to assist@tridentassist.com. They will further assist you, if required, and advise you of requirements for claim processing. You can submit claims at www.tridentassistance.com or by email at claims@tridentassist.com

WHAT TO DO IN AN EMERGENCY

Have your **Travel Emergency Assistance Program** information available.

*** Toll Free:**

1 855 537-1722

*** Call Collect:**

416 814-7605

Immediately call
1 855 537-1722
(USA or Canada) or
416 814-7605
(collect from any other country)
or have a travelling companion
call on your behalf.

Make sure you provide your policy and certificate number which appear on your group insurance benefit card.

This is the **ONLY** way a claim file can be opened and your bills reviewed for processing.

Make a record of your claim number provided by Trident Global Assistance for future reference.

*Emergency contact numbers are printed on your Benefit Card.



Before you leave home

- Review the Travel Emergency Assistance coverage described in your benefits booklet, so you understand the eligibility requirements.
- Check what's happening at your destination. Refer to the Government of Canada Travel Advisory website at www.travel.gc.ca no matter where you intend to travel. If the area you will be visiting becomes subject to a Travel Advisory, it may affect your coverage.
- Always carry your provincial health card and your benefit card with you.
- Ensure your travelling companions are aware of your personal information so they can contact Trident Global Assistance on your behalf in the event you can't call for help.

A Trident Global Assistance coordinator can help with a variety of needs:

Medical assistance and transportation

Referrals — Locate, on a best effort basis, an appropriate medical provider or facility for medical emergencies. Trident Global Assistance can offer, where available, a telemedicine solution that delivers support from medical experts in real time via video or tele-conference, accessed through a mobile device, tablet or laptop. This telemedicine option may include a consultation, medical advice, as well as confirmation of a diagnosis and issuance of a prescription when required.

Medical consultation and monitoring — Contact the attending physician to monitor the case and services provided. Frequent contact with the patient, attending physician and family is maintained, if necessary.

Medical transportation — Arrange medical transportation to the nearest appropriate facility or return to Canada for treatment, if necessary.

Repatriation of remains — Arrange for the authorization, preparation and transportation of the deceased person to Canada, if you or a covered dependant dies while outside your province of residence.

Family benefits

Return of dependent children — Arrange for economy class transportation for the return of unattended dependants under the age of 16, if you are hospitalized outside your province of residence. A qualified escort is provided, if necessary.

Visit of a family member — Help arrange round trip economy class transportation to and accommodation at the location for one member of the immediate family (spouse, parent, child, brother or sister) if you or one of your dependants is travelling alone and needs to be hospitalized outside your province of residence for more than 7 days.

Trip delay — Help arrange one-way economy class transportation if a scheduled flight is missed due to the hospitalization of either yourself or one of your dependants travelling with you.

Financial assistance

Hospital payment — Some medical and hospital authorities demand substantial cash deposits before providing any emergency medical care. Some may even insist that their bill be settled in cash before you leave. Trident Global Assistance can minimize these hassles by verifying coverage and arranging/coordinating payments wherever possible.

Legal referrals — Assist in arranging cash advances from credit cards or family and friends to post bail and pay legal fees if necessary. Referrals to a local legal advisor may also be provided.

Vehicle return — Assist in the return of your vehicle to the place of departure or to the nearest rental agency, during a medical emergency.

Lost or stolen documents or tickets

Help you contact local authorities to arrange for the replacement of passports and visas in the event of theft or loss.

Limitations

Your plan only covers sudden, unexpected and unforeseen medical emergencies.

Remember, even though your doctor may say you are okay to travel, if there has been any change in your health in the three months prior to your departure that is related to the condition you require assistance for under the Travel Emergency Assistance Program, your condition may not be considered medically stable. That means your claim may not be eligible. To be considered medically stable during the 90 days leading up to your departure, you/your eligible dependant must not have:

- Been treated or tested for any new symptoms or conditions
- Had an increase or worsening of any existing symptoms
- Changed treatments or medications related to the medical condition
- Been admitted to the hospital for treatment of the medical condition
- Been advised of future non-routine test, investigations, surgery or new medical care planned for an undiagnosed medical condition

If you claim a benefit under this program and then choose to travel again within 90 days of your return, no claim will be paid for a recurrence or continuation of, or a complication arising from the medical condition for which the original claim payment was made.

Under the Travel Emergency Assistance program, Trident Global Assistance Inc. provides out of province travel emergency medical assistance, claim administration and cost containment services for employees and their dependants who have extended health benefits under their group benefit plan insured by Empire Life. Empire Life will assume no responsibility for any negligence, wrongful acts or omissions of Trident Global Assistance Inc. or its agents, or for medical advice or legal counsel given by any physician or other health care professional and/or attorney as part of the services provided by Trident Global Assistance Inc. This brochure contains a summary of the terms and benefits of the Travel Emergency Assistance program. For complete details regarding the terms and benefits of the program, including a complete list of limitations and exclusions, please refer to your Employee Benefits Booklet or contact your Plan Administrator.

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Feel like yourself again



Mental Health Navigator

Are you struggling or feeling overwhelmed? Are you concerned because you feel your condition isn't improving or your treatment isn't working? Teladoc Medical Experts' Mental Health Navigator can help you feel more like yourself again. It's a confidential and personalized service¹.

"I want everyone who is having problems to know about the Mental Health Navigator service—this has been life-changing for me."

Shane 2019

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How Mental Health Navigator benefits you

Help navigating the complex mental health care system

Finding the right help for your condition can be a challenge. Sometimes, just getting answers to questions can be difficult. Mental Health Navigator can guide the way.

Expert assessment to help you better understand your condition

An expert psychologist and/or psychiatrist will review your situation and speak with you via a video call to make sure you have the right diagnosis, treatment plan, and medication (if needed). They will write this up in a detailed report and action plan.

An actionable plan, caring support

The Navigator (a registered nurse or social worker) will review your action plan with you and act as your guide. It's all about helping you navigate the complex mental health system and return to wellness.



How it works

1. Getting started is easy. Visit [Teladoc.ca](https://www.teladoc.ca) or call (877) 419-2378.
2. One of our Navigators (a registered nurse or social worker) will support you through your journey, from your first conversation to pairing you with the right clinician.
3. With a personalized action plan, ongoing communication, and time, you will start feeling more like yourself again.

Mental Health Navigator provides expert mental health guidance—so you can feel more like yourself again



Getting started is easy. Visit [Teladoc.ca](https://www.teladoc.ca) or call (877) 419-2378

¹Mental Health Navigator is available to plan members and their dependants who have extended health benefits with Empire Life. You must be 18 years of age to use this service.

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