

Understanding Your Annual Benefit Statement



How to Read Your Annual Benefit Statement

Each year during the renewal of your CUPE Group Benefit Plan, Johnson Inc. provides you with a personalized benefits statement that provides you with important information:

- ✓ Summary of your benefits and the level of coverage for which you are enrolled,
- ✓ Your current beneficiary designations, and
- ✓ Benefits you may be eligible to apply for, but are not currently enrolled.

Your member benefits contribute greatly to your annual compensation and to your personal welfare. In addition to providing you with a summary of your personal benefit elections, your Annual Benefits Statement also provides you with the costs of your benefits, which is important when considering your total compensation. Read your statement carefully to ensure it reflects your personal information and coverage correctly.

Sample Statement

1 Personal Data

Personal Information

Name and Address: Make sure your name and address are correct. This data is maintained in Johnson's system. Report any errors or updates to Johnson.

Certificate #: This is your unique member identification number.

Deduction Month: This is the month that the new rates begin for the next benefit year.

CUPE EDUCATION 1185, 1776, 1775, 3260
Administration: Johnson Inc., 201 Buchanan Drive, Charlottetown, PE C1E 2E4
Telephone: 902-628-3537
Toll Free: 1-800-371-9516

JOHNSON

1 TEST FEE
123 ABC STREET
ABC PE
C1A 1H0

3 Certificate #: 1349924
Deduction Month: April 2018

The information outlined on this benefit statement is accurate as of March 8, 2018 and reflects the 2018 renewal rates. Any changes made after this date will not be reflected on this statement.

Please review this statement carefully. Please contact Johnson Inc. at the numbers provided above for any changes in marital or dependent status, coverage, beneficiary designations, and terminations. If you have questions regarding the Group Benefits Program or wish to enroll in any of the plans shown on this statement, please contact Johnson Inc.

The information shown on this benefit statement may also be viewed on the Johnson Inc. "Members Only" Web Site at www.johnson.ca/insurance.com/Members-Only.

Description	Underwriter	Policy #	Coverage	Plan Type	Member Premium	Employer Premium
BASIC AD & D	ACE INA	ABT102324	45,000	S	\$ 1.48	\$ 4.44
BASIC LIFE	Great West Life	162618	45,000	S	\$ 8.73	\$ 8.73
DEPENDENT LIFE	Great West Life	162618	Per Policy	F	\$2.06	\$ 0.00
DENTAL PLAN	Great West Life	56530	Per Policy	F	\$46.26	\$46.26
HEALTH PLAN	Great West Life	56530	Per Policy	F	\$156.22	\$156.22
LONG TERM DISABILITY	Great West Life	162618	Per Policy	S	\$17.32	\$17.32
BLANKET LIFE	Great West Life	162618	0	S	\$ 0.00	\$1.94
BLANKET AD & D	ACE INA	ABT102324	5,000	S	\$ 0.00	\$ 1.10
TOTALS					\$271.63	\$271.66

Description	Primary Beneficiary(s)	Contingent Beneficiary(s)
BASIC AD & D	No beneficiary named.	
BASIC LIFE	No beneficiary named.	
BLANKET LIFE	No beneficiary named.	
BLANKET AD & D	No beneficiary named.	

4 Beneficiary for which you are currently not covered (Please contact Johnson Inc. for eligibility):
5 OPTIONAL DEPENDENT
 SPOUSAL LIFE
 TRAVEL
 VOLUNTARY AD & D
 VOLUNTARY LIFE

Some of your personal information may be stored and/or processed by one or more service providers outside of Canada. For more information about our policies and practices regarding our use of personal information and of service providers outside of Canada, please contact our Privacy Officer. A full copy of our privacy statement and the contact information of our Privacy Officer is available at www.johnson.ca.

Johnson Inc.

3 Premiums

Premiums

Member Premium: Reflects the new monthly premium rates you will pay through payroll deduction based on the renewal. The new rates begin as of the "Deduction Month" indicated at the top of your statement.

Employer Premium: Reflects the amount of premium that is covered by your employer for each benefit.

4 Beneficiaries

Beneficiaries

Identifies your primary and contingent beneficiary designations for each insurance plan.

A contingent beneficiary will receive the proceeds if there are no surviving primary beneficiaries at the time of claim. Always keep your beneficiary designations up to date.

2 Benefit Table

Your Benefit Elections

Description: The benefit plans for which you are enrolled

Underwriter: The insurer for each benefit provided

Policy #: The policy number for each benefit

Coverage: The amount of coverage you have under the plan



Plan Type: The level of coverage for which you are enrolled – Single (S) or Family (F)

Check this information carefully and consider if your benefits still reflect your needs or if your family situation has changed.

5 Non-enrolled Benefits

Benefits You Did Not Elect

Identifies any benefit that is available under the Group Benefit Plan for which you are not enrolled. You may be eligible to apply if you meet all of the eligibility requirements. If you are interested in learning more about any of these plans, contact Johnson Inc.

WHO CAN HELP ME?	WHAT QUESTIONS CAN THEY ANSWER?
<p>Your Employer</p>	<p>Employment Questions:</p> <ul style="list-style-type: none"> Leaves, absences and attendance
 <p>902-628-3537 1-800-371-9516 8:30am – 4:30pm AST Monday to Friday Email: pei@johnson.ca Member website: www.insurance.johnson.ca</p>	<p>Benefit Plan Questions:</p> <ul style="list-style-type: none"> Questions about coverage (What coverage do I have or what am I eligible to apply for?) Change of address, phone number or other contact info Change in marital status Addition of dependent children Change in beneficiary (Who will receive my life insurance benefits?) Payroll deduction questions about insurance coverage Questions about the cost to add coverage or remove coverage Opting out of health and dental coverage (If you have coverage under another group plan, i.e. a spousal plan)
 <p>1-800-957-9777 8:30am – 5:00pm Monday to Friday Member website: www.mycanadalifeatwork.com</p>	<p>Claims Questions:</p> <ul style="list-style-type: none"> Claims payment questions (I submitted a claim, but I did not receive reimbursement) Provider submissions (I would like my dentist to bill Canada Life directly, how can I arrange that?) Direct deposit (I would like my claims to be reimbursed into my bank account, how can I set that up?) Plan maximums (How many more massage claims can I submit this year?)
YOUR ONLINE ACCESS	
<p>CUPE Benefits Website</p> <p>View the CUPE Benefits website at www.mybenefitplan.ca to:</p> <ul style="list-style-type: none"> View your benefits coverage Access your benefits at-a-glance, benefits forms and links to other helpful benefits resources 	
<p>Johnson Members-Only Website</p> <p>To register for Johnson’s secure website, please review the enclosure or contact Johnson Inc by phone or e-mail at the contact information noted above. Once registered, log in to the My Insurance website at www.insurance.johnson.ca using your assigned username and password to:</p> <ul style="list-style-type: none"> View your personal information and current benefit deductions View your beneficiary information View all archived communication from Johnson Inc. 	
<p>Canada Life Members-Only Website</p> <p>Managing your health and dental claims is easy when you are registered on Canada Life’s Plan Members’ online secure site at www.mycanadalifeatwork.com. Once you’ve registered you can:</p> <ul style="list-style-type: none"> Arrange for direct deposit for claims reimbursement Submit many of your claims online Track your claims and review your claims history Get access to personalized information about your coverage Get personalized claim forms for paper claim submissions Print a copy of your benefits card, and Access extensive health and wellness content <p>Canada Life Mobile App</p> <p>You can download Canada Life’s mobile app (My Canada Life at Work) and use the app to submit claims, review coverage/balances and claims history. Information regarding the mobile app is enclosed.</p>	

Please note that due to confidentiality and security reasons, you must access Johnson Inc. and Canada Life member websites separately. Registration for both sites is relatively simple and straightforward.

Registration Instructions for My Insurance



JOHNSON
INSURANCE

If you are not currently registered for My Insurance, you will need to complete the following 6 easy steps:

STEP 1

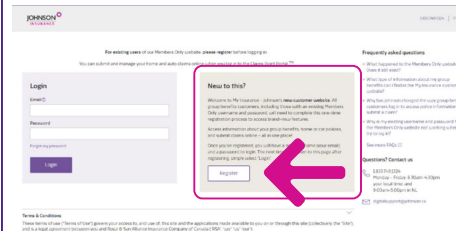


Click on the following link to take you to the registration page:

REGISTRATION



STEP 2



Click on the "register" button in the "New to this?" section.

STEP 3



Enter the information in the appropriate fields and click "next". Please ensure that the information entered matches what is found on your group benefits card or policy documents. Enter your first and last name, postal code, group name, date of birth, and certificate, ID or Member Number.

STEP 4

	Email address
	Password

You will then be prompted to create a secure login. We suggest using a personal email address as you may still want to access My Insurance, even if you switch employers. Then, create a password.

STEP 5



A welcome email will be sent to the email address that you entered in step 4. If you do not receive an email to your inbox, check your junk mail. You must click on the link in the email to finish the registration process. The link in this email will expire after 7 days.

STEP 6



From the email link, on the "Complete your registration" page, re-enter the password that you have created in step 4 and select "finish". You are now registered.

The new My Canada Life at work app is here



A good thing got even better. Accessing and managing your benefits has never been simpler with the My Canada Life at Work™ app.

You can do everything you could with GroupNet™ mobile – but now with an even more intuitive experience and enhanced features.

With the new My Canada Life at Work app you can:

- Submit claims online – faster and easier than ever, and get notifications when they're processed
- Review your coverages and balances
- View and save your benefits card
- Keep your information safe with fingerprint or face ID and other enhanced security features

And it'll keep getting better – Canada Life will update the app with more features over time.

Ready to use the app?

- If you already use GroupNet mobile, you may notice it automatically updated to the My Canada Life at Work app or you may be prompted to update the app manually, depending on your device settings.
- If you don't use GroupNet mobile you can download the My Canada Life at Work app from your app store now.

When you sign in to the app, you might get redirected to mycanadalifeatwork.com to sign in or register. That's either because you don't have an account yet and you need to register or you need to get set up on My Canada Life at Work instead of GroupNet™ for plan members.

Follow the instructions on the screen, then come back to the app. You'll only need to follow those extra steps once.

Have questions?

If you have questions about registering or signing in, call Canada Life at 1-888-222-0775, Monday to Friday from 8 a.m. to 8 p.m. ET.

