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# IBI Group Benefit Plan

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Simply review this booklet to find out  
everything you need to know about the  
IBI Group Benefit Plan and Enrollment

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This document summarizes the benefit plan for ease of understanding. If there is any error, misunderstanding or conflict, official contracts and/or policies govern. IBI Group retains the right, for any reason, at any time and from time to time, to amend, discontinue, introduce or otherwise change official contracts and/or policies applicable to employees. All rates printed in this document are effective September 2021, and are subject to change. Please contact your HR Business Partner for the most up-to-date rates.

## IBI Group Benefit Plan

Health and Dental Benefit Options			
Basic or Enhanced Health	Basic or Enhanced Dental	Waive Coverage	
Life and Disability Insurance			
Basic Life Insurance	Basic Accidental Death and Dismemberment Insurance (AD&D)	Short Term Disability (STD)	Long Term Disability (LTD)
Optional Insurance			
Optional Life/Optional Spousal Life	Optional AD&D/Optional Spouse AD&D	Optional Critical Illness/ Optional Spousal Critical Illness	
Wellness			
Employee Assistance Program (EAP)		GoodLife Corporate Rate	
Wellness Spending Account		Canada Life RSP	
Sprout Wellness Platform			

## Benefit Providers

Green Shield Canada ('Green Shield') – Health and Dental Benefits, WSA

Canada Life – Life, Disability, Optional Insurance and RSP

Inkblot – Mental Health

Lifeworks – Employee Assistance Program

GoodLife Fitness – Wellness

## Eligibility

Working Arrangement	Health & Dental	Life/AD&D	EAP	STD	LTD
Full time (30+ hours/week)	✓	✓	✓	✓	✓
Part time (60% of full time hours)*	✓	✓	✓	✓	
1 yr+ Contract (60% of full time hours)*	✓	✓	✓		

\*On a 40 hour work week, you must work  $\geq 24$  hours per week. On a 37.5 hour work week, you must work  $\geq 22.5$  hours per week.

**Benefits Effective Date:** your benefits come into effect 1st of the month following 30 days.

- Example: if your start date is October 10, your benefits effective date is December 1.

## Getting Started

For benefit eligible employees, IBI Group offers Flexit360, an ONLINE Benefit Flex Administration system. What does this mean for you? No paper forms! Flexit360 helps you make informed benefit decisions by actively engaging you in the enrolment process. With Flexit360 you can easily:

- elect your benefit plan options
- review and update your coverage when experiencing a life changing event or during the open enrolment process
- add or change dependents and beneficiaries
- check your benefit premiums
- apply for Optional Insurances
- print confirmation statements

[Understand your benefit options by reviewing the details throughout this booklet.](#)

### How do I enroll and make my selections?

Flexit360 is a single sign-on tool connected directly to your IBI Group email account. For new benefit eligible employees, you will receive a notification directly from Flexit360 to your IBI Group email account accessible on your first day. You will be able to access the link directly from the email or through the links provided on the HR SharePoint Benefits site. From there you will follow the Step-by-Step On-line Enrolment Guide to assist you with this process.

Enrolment must be completed within 31 days of your start date. If you do not enroll within this timeframe, you will be given the default Basic plan for both health and dental with single coverage and will be locked into this benefit selection until the next open enrolment period.

In the following sections, the booklet outlines plan options and pricing to help you make your decision in selecting the plan that best suits your needs.

## Health and Dental Benefits

You have the flexibility to tailor your health and dental benefits to suit you and/or your family's needs. IBI Group offers the option to select a combination of health and dental packages. The chart below outlines the various combinations that may suit you and/or your family.

Health	Dental
Basic Plan	Basic Plan
Basic Plan	Enhanced Plan
Enhanced Plan	Enhanced Plan
Enhanced Plan	Basic Plan
Waive	Waive

COVERAGE SELECTION	Single	Coverage for yourself
	Couple	Coverage for yourself and 1 dependent
	Family	Coverage for yourself and 2 or more dependents

Please note, you cannot select a benefit plan that is Basic Health for yourself and Enhanced Dental for Family. The Coverage will be the same for any Benefit Plan selection.

YOUR OPTIONS	Plan Type
	Basic
	Enhanced
	Waive Coverage
	Coverage Selection
	Single: coverage for yourself
	Couple: coverage for yourself and 1 dependent
	Family: coverage for yourself and 2 or more dependents

**Waive coverage:** If you elect to waive coverage, you must waive both health and dental. By waiving coverage, you are choosing to decline health, dental and emergency travel insurance benefit coverage because you have coverage through your spouse/common-law partner's benefits plan. You must provide evidence of coverage to waive IBI Group's health and dental coverage through Flexit360. You have access to the Employee Assistance Program (EAP).

**Dependents:** can be your legal partner or common-law spouse or child(ren)

- Can be same or opposite sex
- Must be living with you
- Common-law spouse must have resided with you for at least 1 year

**Dependent Children:**

- your unmarried child up to 20 years of age as of December 31st; not currently enrolled in full-time studies;
- your unmarried child up to 25 years of age as of December 31st; if enrolled and in full-time attendance at an accredited college, university or educational institute;
- your unmarried child any age, if totally disabled by reason of mental or physical disability and remains continuously so disabled and is considered a dependent as defined under the Income Tax Act.

Your child (you or your spouse's natural, legally adopted or stepchild(ren) must reside with you in a parent-child relationship or be dependent upon you (or both) and not regularly employed. Children who are in full-time attendance at an accredited school do not have to reside with you or attend school in your province. If the school is in another province, you must apply to your provincial health insurance plan for an extension of coverage to ensure your child continues to be covered under a provincial health insurance plan. (Please note that the limitations of the Travel plan still apply).

**Note:** if you have dependents between the age of 20 and 25, IBI Group will request for proof of enrolment annually to confirm continued eligibility. Proof will be in the form of a tuition invoice/timetable.

## Health Benefits Outline

Service	Basic Health Plan	Enhanced Health Plan
<b>Prescription drugs</b>	<ul style="list-style-type: none"> <li>80% brand name</li> <li>100% generic (lowest cost alternative)</li> </ul>	<ul style="list-style-type: none"> <li>90% brand name</li> <li>100% generic (lowest cost alternative)</li> </ul>
<b>Dispensing fee maximum</b>	<ul style="list-style-type: none"> <li>Up to \$6 per prescription</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$9 per prescription</li> </ul>
<b>Semi-private/Private Hospital room</b>	<ul style="list-style-type: none"> <li>80% up to reasonable and customary amount subject to the availability of the hospital</li> </ul>	<ul style="list-style-type: none"> <li>100% up to reasonable and customary amount subject to the availability of the hospital</li> </ul>
<b>Private Duty Nursing</b>	<ul style="list-style-type: none"> <li>80% up to \$10,000 per 3 calendar years</li> </ul>	<ul style="list-style-type: none"> <li>90% up to \$10,000 per 3 calendar years</li> </ul>
<b>Paramedical Services:</b> Acupuncture, Registered Massage therapy, Physiotherapy, Chiropractor, Naturopath, Osteopath, Psychologist, Speech Therapy, Chiropodist or Podiatrist, Dietitian*, Audiologist	<ul style="list-style-type: none"> <li>80% up to an annual maximum of \$400 per practitioner; except \$1000 for Psychologist each visit is limited to the regular and customary charges as defined by Green Shield</li> </ul>	<ul style="list-style-type: none"> <li>90% up to an annual maximum of \$700 per practitioner; except \$1000 for Psychologist each visit is limited to the regular and customary charges as defined by Green Shield</li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Once every 24 consecutive months, 100% up to reasonable and customary amount (every 12 months for dependent children 25 years of age and under)</li> </ul>	<ul style="list-style-type: none"> <li>Once every 24 consecutive months, 100% up to reasonable and customary amount (every 12 months for dependent children 25 years of age &amp; under)</li> </ul>
<ul style="list-style-type: none"> <li>Optometric eye exams (for covered persons age 20 through 64)</li> <li>Prescription eye glasses or contact lenses, or medically necessary contact lenses, or laser eye surgery</li> </ul>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>\$300 per 24 consecutive months based on date of first paid claim (every 12 months for dependent children 25 years of age and under)</li> </ul>
<b>Life Style Drugs</b>		
<ul style="list-style-type: none"> <li>Smoking Cessation Drugs</li> <li>Anti-Obesity Drug</li> <li>Erectile Dysfunction Drugs</li> <li>Fertility Drugs</li> </ul>	<ul style="list-style-type: none"> <li>No coverage</li> <li>No coverage</li> <li>No coverage</li> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>\$500 per lifetime</li> <li>\$1,500 every 12 months based on date of first paid claim</li> <li>\$1,200 every 12 months based on date of first paid claim</li> <li>\$10,000 per lifetime</li> </ul>
<b>Gender Affirmation Surgery</b>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>90% to a lifetime max of \$10,000 (\$5,000 max per claim)</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>80% up to \$500 per 5 years</li> </ul>	<ul style="list-style-type: none"> <li>90% up to \$500 per 5 years</li> </ul>
<b>Orthotics/Custom Footwear</b>	<ul style="list-style-type: none"> <li>80% up to \$250 per calendar year</li> </ul>	<ul style="list-style-type: none"> <li>90% up to \$400 per calendar year</li> </ul>
<b>Travel Insurance</b>	<ul style="list-style-type: none"> <li>100% up to \$1,000,000 per calendar year for out of country medical emergencies</li> <li>60 day maximum trip duration</li> <li>You must contact Green Shield Travel Assistance Group within 48 hours of illness/accident (the phone number will be located on the back of your Green Shield Benefits Card)</li> <li>Referral Services: \$50,000 per covered person per calendar year</li> </ul>	

\* (Physician (M.D.) recommendation required)

For full details on your health benefits, please see the Green Shield – Benefit Booklet found on SharePoint or under My Benefits once you register with Green Shield.



## Dental Benefits Outline

Service	Basic Dental Plan	Enhanced Dental Plan
Fee Guide*	Based on current year's Dental Fee Guide	Based on current year's Dental Fee Guide
Recall Exams	9 months	6 months
Basic, Endodontic and Periodontal	80% up to a maximum of \$1,000 per calendar year	90% up to a maximum of \$2,500 per calendar year combined with Major Restorative services
Major Restorative (dentures, crowns and bridges)	No coverage	60% up to a maximum of \$2,500 per calendar year combined with Basic, Endodontic & Periodontal services
Orthodontic	No coverage	Applicable to dependent children only 50% up to lifetime maximum of \$1,500

\* As Alberta does not have a fee guide, reimbursement will be according to the fee schedule established by Green Shield for that province.

For full details on your Dental Benefits, please see the Green Shield – Benefit Booklet found on SharePoint or under My Benefits once you register with Green Shield.

## Employee Premium Costs

Coverage	Basic Health and Basic Dental	Enhanced Health and Enhanced Dental	Basic Health and Enhanced Dental	Enhanced Health and Basic Dental
Single	\$20.92 per month	\$42.70 per month	\$28.90 per month	\$34.72 per month
Couple	\$41.80 per month	\$85.40 per month	\$57.74 per month	\$69.46 per month
Family	\$67.68 per month	\$145.28 per month	\$103.66 per month	\$109.30 per month

**Please note:** This Benefits Outline does not encompass all services/limitations that are included in the IBI Group Benefit Plan. Once benefits are effective (1st of the month following 30 days of employment), it is recommended that staff register with [www.greenshield.ca](http://www.greenshield.ca) as a Plan Member to access the Benefit Booklet and claim forms. Staff can also contact the Green Shield Call Centre at: 1.888.711.1119 for more information.

## Life and Disability Insurance

<b>Basic Life /AD&amp;D Insurance</b>	<p><b>Coverage:</b> 2x your annual salary, up to a maximum of \$1 million  <b>Coverage:</b> 1x your annual salary, up to a maximum of \$500,000 if you are 65 years of age or older  <b>Terminates:</b></p> <ul style="list-style-type: none"> <li>• The date you are no longer with the firm</li> <li>• The date the group contract ends</li> </ul>				
<b>Optional Life Insurance</b>	<p>Monthly Premium (per \$1,000 of coverage) – up to a maximum of \$500,000</p>				
	<b>Age Group</b>	<b>Male</b>		<b>Female</b>	
		<b>Non-Smoker</b>	<b>Smoker</b>	<b>Non-Smoker</b>	<b>Smoker</b>
	< 35	0.05	0.10	0.03	0.04
	35 – 39	0.05	0.11	0.04	0.06
	40 – 44	0.07	0.18	0.06	0.10
	45 – 49	0.12	0.34	0.10	0.18
	50 – 54	0.23	0.57	0.16	0.30
	55 – 59	0.42	0.97	0.27	0.457
	60 – 64	0.56	1.30	0.33	0.54
	65 – 70	0.80	1.71	0.48	0.73
	<p>Evidence of insurability is required</p> <ul style="list-style-type: none"> <li>• Premium plus applicable taxes are paid by the Employee</li> <li>• Terminates when any of the following should occur: <ul style="list-style-type: none"> <li>• The date you turn 70</li> <li>• The date you are no longer with the firm</li> <li>• The date the group contract ends</li> </ul> </li> </ul> <p>Please email <a href="mailto:benefits@ibigroup.com">benefits@ibigroup.com</a> for application form</p>				
<b>Optional AD&amp;D Insurance</b>	<p>Monthly premium: \$0.062 per \$1,000 of coverage – up to a maximum of \$500,000</p> <ul style="list-style-type: none"> <li>• Premium plus applicable taxes are paid by the Employee</li> <li>• Terminates when any of the following should occur: <ul style="list-style-type: none"> <li>• The date you turn 70</li> <li>• The date you are no longer with the firm</li> <li>• The date the group contract ends</li> </ul> </li> </ul> <p>Please email <a href="mailto:benefits@ibigroup.com">benefits@ibigroup.com</a> for application form</p>				

## Life and Disability Insurance (con'd)

Optional Critical Illness Insurance	Monthly Premium (per \$1,000 of coverage) – up to a maximum of \$250,000				
	Age Group	Male		Female	
		Non-Smoker	Smoker	Non-Smoker	Smoker
	< 35	0.11	0.15	0.10	0.13
	35 – 39	0.23	0.38	0.20	0.30
	40 – 44	0.35	0.63	0.30	0.52
	45 – 49	0.50	1.03	0.45	0.90
	50 – 54	0.75	1.88	0.66	1.432
	55 – 59	1.274	3.242	0.99	2.19
60 – 64	2.174	5.346	1.50	3.26	
	<p>Evidence of insurability is required</p> <ul style="list-style-type: none"> <li>Premium plus applicable taxes are paid by the Employee</li> <li>Terminates when any of the following should occur: <ul style="list-style-type: none"> <li>The date you turn 65</li> <li>The date you are no longer with the firm</li> <li>The date the group contract ends</li> </ul> </li> </ul> <p>Please email <a href="mailto:benefits@ibigroup.com">benefits@ibigroup.com</a> for application form</p>				
<b>Short Term Disability (self-insured)</b>	<ul style="list-style-type: none"> <li>On your 6th consecutive sick day, you may apply for short term disability.</li> <li>Please contact your HR Business Partner for the application form.</li> <li>Short term disability claims are adjudicated by Canada Life.</li> <li>Upon approval, employee will be paid 66.67% of their salary, up to 15 weeks.</li> </ul>				
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>As premiums are paid by the employee, income received is non-taxable.</li> <li>Upon approval, employees will be paid 66.67% of the first \$2,500 of their gross monthly earnings and then 50% thereafter – up to a monthly maximum of \$15,000.</li> <li>Terminates at age 65.</li> <li>Health, dental, basic AD&amp;D continue for 2 years from the start of LTD for employees and 5 years for partners.</li> <li>Basic life and optional life continues if Canada Life waives the premiums. If not, terminates on the first day of LTD.</li> <li>Optional AD&amp;D and critical illness will terminate on the first day of LTD.</li> </ul>				

## Summary of Monthly Premiums

<b>IBI Group Paid Benefits</b>	
Basic Life Insurance	
Basic AD&D Insurance	
<b>Employee Paid Benefits</b>	
Long Term Disability Insurance	
Optional Life Insurance	
Optional AD&D Insurance	
Optional Critical Illness Insurance	
<b>Cost-Shared Benefits</b>	
<b>Basic Health and Dental</b>	<b>Employee monthly premium</b>
Single	\$20.92 per month
Couple	\$41.80 per month
Family	\$67.68 per month
<b>Enhanced Health and Dental</b>	<b>Employee monthly premium</b>
Single	\$42.70 per month
Couple	\$85.40 per month
Family	\$145.28 per month
<b>Basic Health and Enhanced Dental</b>	<b>Employee monthly premium</b>
Single	\$28.90 per month
Couple	\$57.74 per month
Family	\$103.66 per month
<b>Enhanced Health and Basic Dental</b>	<b>Employee monthly premium</b>
Single	\$34.72 per month
Couple	\$69.46 per month
Family	\$109.30 per month

## Calculating your Long Term Disability Insurance Premium

Your Annual Salary	\$ _____			
Monthly Pre-tax Income	\$ _____ ÷ 12 = \$ _____			
Monthly Coverage and Premium Amount				
	A	1st \$2,500 of Monthly Pre-tax Income	at 66.67%	\$1,666.75
	B	Remaining balance of Monthly Pre-tax Income at 50%	(Monthly Pre-tax Income - \$2500) ÷ 2	\$ _____
	C	Monthly LTD Coverage	Sum of A and B	\$ _____
	D	Monthly LTD Premium	C ÷ 100 x \$1.08	\$ _____

## Health and Dental Benefits Renewal

Can I Change my Benefit Plan Selection?

Yes, if you experience a life changing event or during the renewal period\*.

<b>Life Changing Event</b>	<ul style="list-style-type: none"> <li>• Marriage</li> <li>• Birth/adoption of a child</li> <li>• Divorce/legal separation</li> <li>• Loss of spouse's benefit coverage (proof is required)</li> <li>• Death of a dependent</li> <li>• Loss/gain of a dependent child because of age</li> </ul>	
<b>Renewal Period</b>	<ul style="list-style-type: none"> <li>• <b>Basic Plan:</b> every September</li> <li>• <b>Enhanced Plan:</b> based on your benefits effective date</li> </ul>	
	<b>Benefits Effective Date</b>	<b>Renewal Date</b>
	May 1, 2021 to April 30, 2022	September 2023
	May 1, 2022 to April 30, 2023	September 2024
	May 1, 2023 to April 30, 2024	September 2025

**\*Please note:** If you experience a life changing event, you have the ability to make the change through the Flexit360 platform. Log onto the Flexit360 platform, select "Life Changing Event", select the appropriate life change and complete the required information. You must complete the life changing event request within 30 days of the occurrence. If you do not complete the life changing event process, within 30 days, you will need to wait until the next enrollment period to change your benefit options or coverage level.

## Claim Information

### Inquiries

For detailed inquiries:

- Call the Green Shield Customer Service Centre at 1.888.711.1119 to determine eligibility for a specific item or service and Green Shield's pre-authorization requirements.
- Send an email through Green Shield's self-service website.

### Pre-authorization

If **pre-authorization is required**, forward a pre-authorization form OR a physician's prescription indicating the diagnosis and what is prescribed to Green Shield's Claims department.

### Submitting Claims

When **submitting a claim** to Green Shield, you must show the Green Shield Identification Number for the person who has received the benefit. You can find the applicable Green Shield Identification Number for yourself and each of your dependents listed on your Green Shield Identification Card. Original itemized paid receipts are required for claims reimbursement (cash receipts or credit card receipts alone are not acceptable as proof of payment).

For **claims reimbursement**, forward an original itemized paid receipt (**cash receipts or credit card receipts alone are not acceptable**) including:

- Covered person's name, address and Green Shield Identification Number
- Provider's name and address
- Date of service (this is the date of pick up)
- Charges for each service or supply
- A detailed description of the service or supply
- Medical referral/physician prescription when required
- For Audio, a copy of audiogram and details of provincial funding, if applicable
- For Hospital, admission and discharge dates; daily accommodation charges; number of days in preferred accommodation
- For Paramedical Services, proof of payment by credit/debit card receipt is required. **Cash receipts for Paramedical Services will not be processed.**

For dental claims, forward a dental claim form, completed by both the plan member and the dentist. If your claim is the result of an accident, a Dental Accident Report Form and your dental X-rays must be submitted to Green Shield for prior approval. Failure to comply may result in non-payment.

All claims must be received by Green Shield no later than 12 months from the date the eligible benefit was incurred.

## Coordination of Benefits

When Green Shield is identified as a secondary carrier, submit the original Explanation of Benefits statement from the primary carrier and a copy of the claim form in order to receive any balances owing.

## Health and Wellness

**Work. Life. Balance.** It's what life is all about. LifeWorks – to help you balance your work and personal life so you can focus on what's important. Whether you have a simple question or a complex concern, they can provide you with the expert advice, resources and support you need.

## What is LifeWorks?

LifeWorks provides you and your listed dependents with 24/7 access to the confidential support and resources you need to manage virtually any personal or professional issue(s), so you can lead a healthier, happier, and more productive life. From face-to-face counselling to work-life balance and everyday issues, LifeWorks can help you manage any issue, large or small.

## Who can use this program?

The program is available to all employees and their listed dependents who are eligible for coverage under the IBI Group Benefit Plan. This is a fully paid benefit from IBI Group.

## When can I access the program?

You can access expert counsellors 24 hours a day, seven days a week, 365 days of the year in more than 140 languages.

## Is the program completely confidential?

Yes. Confidentiality is critical to the success of the program and the utmost care is taken to protect the identity of those who choose to use it. In fact, LifeWorks is required by law to treat your information with the same level of confidentiality as is applied to medical records. Ceridian employees are bonded, and bound to the principles of confidentiality and their professional legal and ethical requirements.

## LifeWorks-supported issues include:

- Parenting and childcare
- Education
- Emotional well-being
- Older adults
- Grief and loss
- Financial
- Legal
- Everyday issues
- Midlife and retirement
- Work
- Managing people
- Health
- Disability
- Addiction and recovery
- And much and more

[www.lifeworks.com](http://www.lifeworks.com)

**User ID:** healthyueap

**Password:** health

## Wellness Spending Account

A Wellness Spending Account (WSA) is an account that can be used to purchase goods or services which are related to your health and wellness. WSA is for expenses that promote health and wellness for you. The WSA will be administered by Greenshield.

To be eligible to participate in the WSA plan, you must be a Permanent Full-Time employee enrolled in the company's Health and Dental plan. Permanent Full-Time employees who have WAIVED/Opted Out of the company's Health and Dental plan are NOT eligible. The WSA is intended for employees only and does not cover expenses for dependents.

A credit of \$100 will be deposited to the WSA account on an annual basis. The WSA plan year begins on January 1 and runs through to December 31. Reimbursements are considered a taxable benefit reported on your T-4.

Eligible purchases are listed in the Green Shield benefit booklet found on SharePoint or on the Green Shield Plan Member portal.

## Group RSP - Canada Life Account

Joining the IBI Group RSP offers a convenient and affordable way to invest in your future. You will see immediate tax relief with contributions being made pre-tax through payroll deductions. Pre-tax contributions reduce taxable income which may save on taxes immediately, (your tax rate may be lowered as a result of your RSP contribution) and any earnings will grow tax-deferred until the funds are withdrawn. You can use the Group RSP to contribute up to your personal allowable maximum set by Revenue Canada.

We have partnered with Canada Life RSP which will provide you with the following:

- Access to a wide variety of mutual fund investments
- Automatic payroll deductions with no minimum contribution amounts
- Customer service representatives who are available to assist you over the phone from 8am to 8pm ET, Monday through Friday, at 1-800-724-3402
- The ability to manage your account online at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com), 24/7

To have your Canada Life RSP account set up and have contributions deducted via payroll, follow the three steps below:

1. Send an email request to enrol in the IBI Group Canada Life RSP to [Benefits@ibigroup.com](mailto:Benefits@ibigroup.com).
2. You will be provided with a Guest ID and password to access the Canada Life web portal [www.grsaccess.com](http://www.grsaccess.com)
3. our first payroll deduction will be on the 15th pay period, if all the information is received by the last working day of the month.

Information on the IBI Group RSP with Canada Life can be found under the HR tab of the SharePoint site.

## Sprout

Sprout is IBI Group's wellness platform that empowers employees to inspire and engage in your overall health and wellbeing. Sprout enables you to connect your wearable technology, participate in gamified goals and challenges, set personal health goals, participate in various IBI sprout communities from hobbies to sports, and access to unlimited informative and engaging videos, article, and more. Sprout is simple to use and allows you to connect with IBIers globally through social networking. Click the Welcome to Sprout Video.



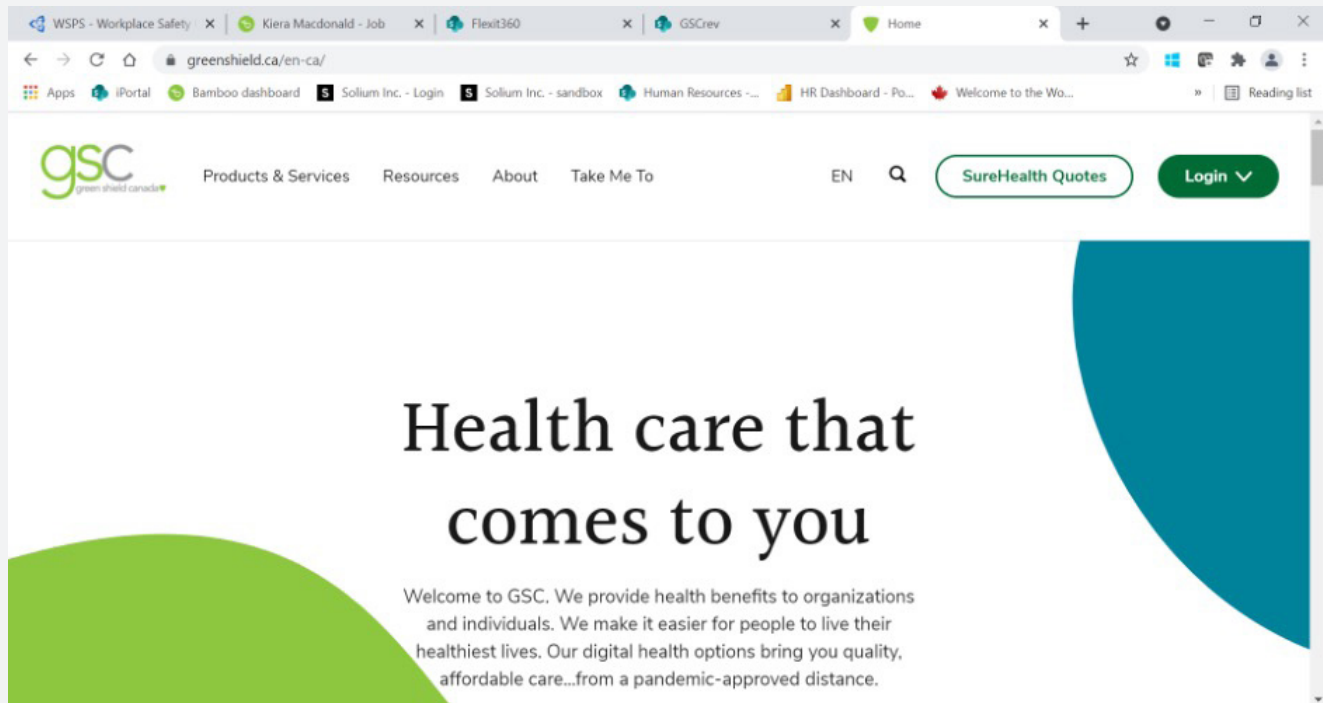
## Green Shield Self Service

### GreenShield.ca

Self-service through the Plan Member Online Services makes things quick, convenient and easy.

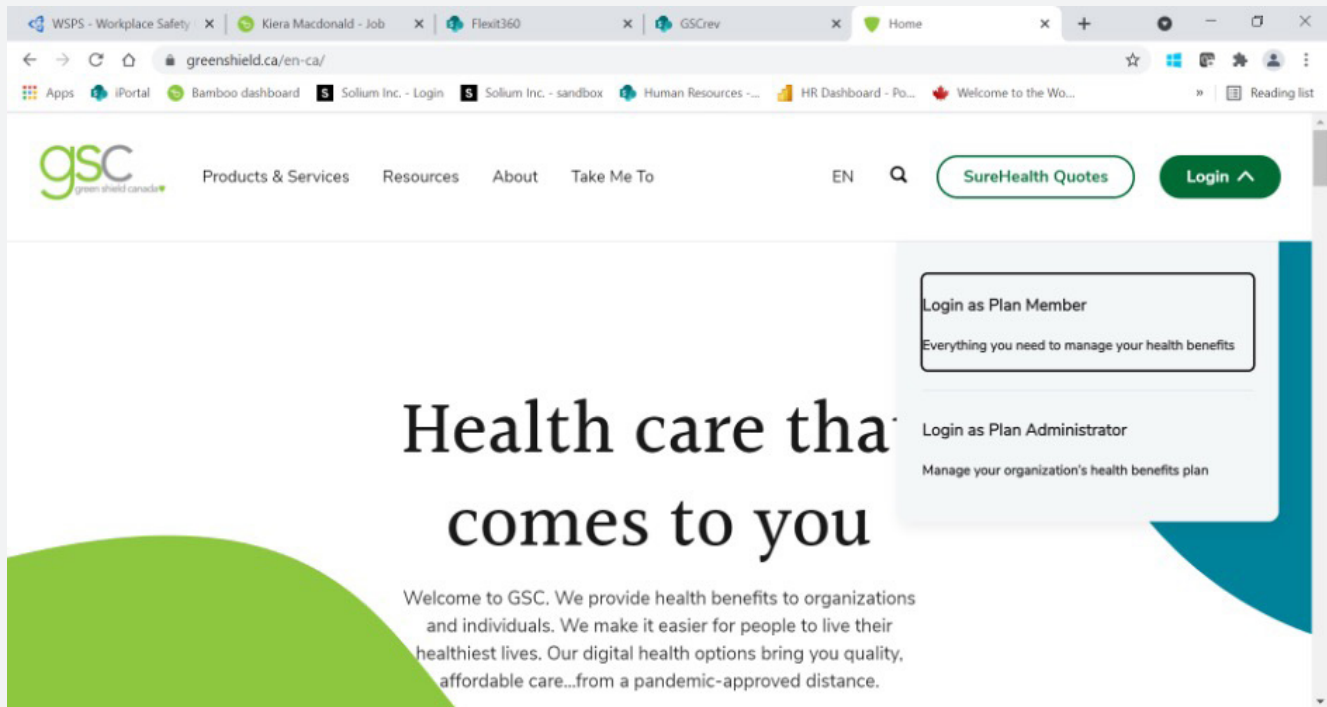
You will be able to:

- Access your personal claims information
- Create mock claims to instantly find out what portion of a claim will be covered
- Arrange for claim payments to be deposited directly into your bank account
- Print personalized claims forms
- Print personal Explanation of Benefits statements for when you need to co-ordinate benefits
- Get the support you need online



## How to Register:

1. Visit [www.greenshield.ca](http://www.greenshield.ca) (have your Green Shield benefits card handy)
2. Log in as a "Plan Member" by clicking drop down menu.



The screenshot shows a web browser window with the URL [greenshield.ca/en-ca/](http://greenshield.ca/en-ca/). The page features the GSC logo and navigation links: Products & Services, Resources, About, and Take Me To. There are also buttons for "SureHealth Quotes" and "Login". A dropdown menu is open, showing two options: "Login as Plan Member" with the subtext "Everything you need to manage your health benefits" and "Login as Plan Administrator" with the subtext "Manage your organization's health benefits plan". The main content area has the heading "Health care that comes to you" and a welcome message: "Welcome to GSC. We provide health benefits to organizations and individuals. We make it easier for people to live their healthiest lives. Our digital health options bring you quality, affordable care...from a pandemic-approved distance."

## How to Register:

- When the new screen opens up as “Welcome to Plan Member Online Services”, click on “Get a registration key”.
- Complete the necessary step and continue.

The screenshot shows a web browser window with the URL `onlineservices.greenshield.ca/planmember/AccessMgmt/Public/SignOn.aspx`. The page features the GSC logo and the title "plan member online services". A navigation menu on the left includes "WELCOME", "FORGOT PASSWORD", "FORGOT USER NAME", "VIEW DEMO", and "SUPPORT CENTRE". The main content area is titled "WELCOME TO PLAN MEMBER ONLINE SERVICES" and contains three columns:

- SIGN IN HERE:** Includes input fields for "User Name" and "Password", with links for "Forgot User Name?" and "Forgot Password?". A "LOGIN" button is at the bottom.
- REGISTER HERE:** Includes input fields for "Plan Member ID-00" and "Registration Key", with a "Need help? Click here to watch a video" link. A "CONTINUE WITH REGISTRATION" button is at the bottom.
- GET A REGISTRATION KEY:** Includes text explaining the registration process and a "Need help? Click here to watch a video" link. A "GET A REGISTRATION KEY" button is at the bottom.

At the bottom of the page, there is a disclaimer: "Unauthorized use of this website and our systems including but not limited to unauthorized entry into our systems, misuse of passwords, or misuse of any information on the website is prohibited." and a small ID number: "637631635952220222\_PROD\_S.0.7873\_AM18".