

## General information

Canada Life pays you with one cheque twice monthly and an easy-to-read statement. If you sign up for direct deposit, you can enjoy the convenience of weekly payments direct to your chosen account.

## Why register for direct deposit?

- **Streamlined payments:** Your payments will be bundled into convenient single deposits directly into your bank account.
- **More frequent payment:** Canada Life will send you a weekly payment by direct deposit. Otherwise, your payments will be issued twice per month by cheque.
- **Greater convenience:** Direct deposits reduce or eliminate the cost of handling and depositing cheques at the bank.
- **Easier reconciliations:** An easy-to-read statement will be emailed to you on the date of deposit, helping you quickly reconcile outstanding claim payments.
- **Increased security and control:** Direct deposit payments can help reduce fraud, such as the theft of cheques which are fraudulently cashed.
- **Increased flexibility:** You can choose to have the payments issued to the clinic or to yourself, based on your business model.
- **Better for the environment:** Using less paper helps reduce our environmental footprint.

## Payments

### Will I get a payment for each claim, or will they be bundled for a period of time?

For ease of reconciliation, and in an effort to potentially minimize banking fees for you, claim payments will be bundled and paid out on a predetermined schedule.

### When will I receive payment?

Your payment schedule will be determined based on where you are located in Canada:

#### Direct deposit:

- Atlantic Canada, Quebec, and Territories: Wednesdays weekly
- ON East and GTA (area codes 289, 905, 613): Fridays weekly
- Toronto and Ontario West, North: Thursdays weekly
- MB, SK, AB: Tuesdays weekly
- BC: Mondays weekly

#### Bundled cheques:

- Atlantic Canada and Territories: First and third Friday every month
- QC: second and fourth Tuesday every month
- ON:
  - Toronto (area codes 416, 647): first and third Tuesday every month
  - GTA (area codes 905, 289): first and third Thursday every month
  - ON remainder (all other area codes): first and third Wednesday every month
- MB, SK, AB: second and fourth Thursday every month
- BC: second and fourth Wednesday every month

Please note that if your payment falls on a holiday, it will be mailed out the next business day.

## What happens if my electronic payment fails to go through?

If the electronic payment fails, TELUS will contact you to correct any errors in your banking information. Once your banking details are corrected, your payment will be resubmitted.

## How will I know I've been paid?

Direct Deposit: You'll receive a statement with the payment details and a summary of each claim processed during the payment period by secure email. To ensure you receive the secure message, please add [providerclaimpayment@canadalife.com](mailto:providerclaimpayment@canadalife.com) to your email contacts.

Cheque: You will receive a cheque in the mail.

## Statements

### What will be listed on the statement?

The statement will include a detailed summary of all claims processed during the payment period.

### How do I use the statement to coordinate benefits?

Our plan member privacy is of the utmost importance. If you are coordinating benefits with another carrier, please be sure to only show the details for the claim you are submitting.

### How are payment errors handled?

Canada Life makes every effort to reimburse you quickly and accurately. In the case of an issue with one of your payments, simply call us to request an adjustment at 1-800-957-9777.

## Secure email

### What is secure email?

- When you provide your email address, all statements will be emailed to you securely using encryption software. The initial email will have an HTML attachment in the message. Once opened, the attachment will launch your internet browser so that you can read the secure email message containing your statement.
- When using this service for the first time, you will be asked to register with a password of your choosing. If you are a returning user, you will be asked to login using your previously created password.

### What is an HTML attachment?

An HTML attachment is a file that will be opened by your default internet browser on your computer. In this case, it tells your computer how to allow the secure email message so that you can read it.

### Why do I have to register to open the email?

All emails sent with statements contain sensitive plan member data, which is why the emails are encrypted.

### Can I open the secure message on my smartphone?

Access to your secure message is dependent on the HTML attachment included in the notification email. When opening HTML files, some mobile devices such as smartphones and tablets will modify the file which is the key to access your encrypted message. Due to this, some mobile devices will not be able to access the secure message. If you encounter problems using a smartphone or tablet, we recommended that you open the secure message using a desktop or laptop computer.

## What if I forgot my secure email password?

On the login screen to access your secure email message, click on the Forgot Password link. A password reset email will be automatically sent to your email address. If you don't receive the email, be sure to check your spam or junk folder. Once you receive the email, click the reset link in the email and enter your new password.

## What if I no longer have access to my email address to reset my secure email password, or my email address has changed?

Without access to the registered email address you provided, you will not be able to reset your secure email password. You will need to log in to the portal (<https://providereservices.telushealth.com>) and update your email address so that future statements will be delivered to you correctly. To request past statements that you can no longer access, please contact Canada Life at 1-800-957-9777.

## What do I do once I've opened the secure email?

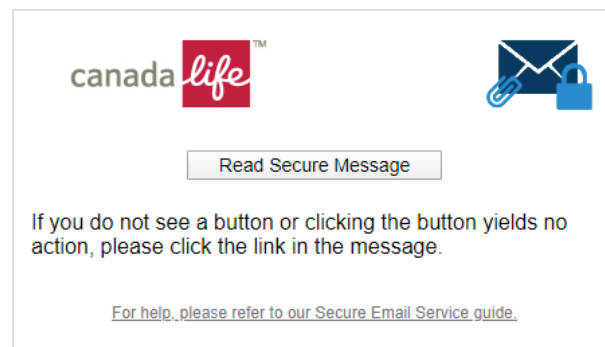
Once you have created or logged into your account, you will see the message containing the attached statement in PDF form. You should print or save a copy of this PDF to your computer's hard drive.

## Sample notification email

Secure email from Canada Life starts with a notification email. Open the attachment (SecureMessageATT.HTML), or use the "Click here" link if you're experiencing difficulty with the attachment.

**Note:** the "Click here" link expires after 7 days. The HTML attachment never expires.

**Note:** the location of the attachment will vary by email program.



Disclaimer: The contents of this communication, including any attachment(s), are confidential. If you are not the intended recipient (or are not receiving this communication on behalf of the intended recipient), please notify the sender immediately and delete or destroy this communication without reading it, and without making, forwarding, or retaining any copy or record of it or its contents. Thank you. Note: We have taken precautions against viruses, but take no responsibility for loss or damage caused by any virus present.

If you have concerns about this email, please visit the Contact Us page of [www.canadalife.com](http://www.canadalife.com)

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## How long will I be able to access the secure email?

As long as you keep the initial notification email, you will be able to access the secure message containing your statement. We do recommend that you save or print a copy of the statement for your own recordkeeping.

## Can I reply to the secure email message?

The email messages are delivered using an automated system. If you reply to the email, you will not receive a response. Please use the communication methods suggested in this FAQ (see below).

## Why am I still receiving paper documents if I signed up for secure email?

Statements for bundled payments will be delivered by secure email. All other documents, such as letters or requests for additional information, will continue to be delivered by mail.

## What are the minimum system requirements for secure email?

Operating system and browsers: Windows XP or newer – Internet Explorer 8 or newer • Mac OS 10.8.X or newer – Safari 7.1 or newer • Apple iOS 7 or newer • Android 4 or newer.

Email programs: Microsoft Outlook 2007 or newer, Web Access 2007 or newer • Lotus iNotes 7.0.2, 8.5 • Messenger Express • Gmail, Hotmail, and Yahoo Mail

## Who do I contact for support?

### Who do I call if I did not receive payment?

#### Direct Deposit:

- First, please log in to the portal (<https://providereservices.telushealth.com>) and ensure that the correct bank number, transit number and bank account number is registered. If the information is incorrect, please update this information in the portal, taking note of the bank account details currently located in the portal.
- If the information is correct, please contact Canada Life at 1-800-957-9777.

**Cheque:** Please contact Canada Life at 1-800-957-9777.

### Who do I call if my payment or statement was lost or damaged?

You can contact Canada Life to have a payment and/or statement re-issued at 1-800-957-9777.

### Who do I call if I did not receive a payment statement?

#### Direct Deposit:

- First, please log in to the portal (<https://providereservices.telushealth.com>) and make sure your email address is correct. If it is incorrect, please update this information.
- To obtain a new copy of the statement, please contact Canada Life at 1-800-957-9777.

**Cheque:** Please contact Canada Life at 1-800-957-9777.

### Who do I call if I have a question about the payment statement I received?

You can contact Canada Life for support at 1-800-957-9777.