



# BENEFITS & TRAINING COMMUNICATION

UNIFOR LOCAL 112 | BOMBARDIER UNIT



Topic: Bombardier Retiree Benefits

Date: November 2024

## BOMBARDIER BENEFITS UPDATE

Brothers/Sisters:

Following the agreement reached with your Union, your insurance benefits will now be provided by Industrial Alliance (IA). This change takes effect December 1, 2024.

You will have equivalent coverage to what you currently have. Your claims history will be transferred from Greenshield to IA, including any pre-approved drugs.

You will receive new insurance cards from Industrial Alliance, which will include all necessary information to process your prescription drug claims. Although your policy & certificate number will not change, you will need to present your new card to your pharmacist the first time you fill a prescription on or After December 1, 2024.

**Important dates to remember:**

**End of November 2024:** Industrial Alliance cards mailed to your home

**December 1, 2024:** Date to start submitting all your claims to Industrial Alliance for expenses incurred on or after December 1, 2024. **KEEP YOUR EXISTING INDUSTRIAL ALLIANCE CARD UNTIL YOU RECEIVE YOUR NEW INDUSTRIAL ALLIANCE CARD.**

**February 28, 2025:** Deadline to submit expenses (prescriptions, hospital, long term care, vision & hearing care) incurred before December 1, 2024 to Greenshield

**February 28, 2025:** Deadline to access your profile on Greenshield's mobile application & the plan member site

**Ensure to review the letter that comes with the new Industrial Alliance card for additional details.**

In Solidarity,

Arnel Sanchez





# Consolidation of your Group Benefits Program with Industrial Alliance

December 1, 2024

## Frequently Ask Questions

**1. When will iA Financial Group become the sole provider of my group benefits program?**

Effective December 1, 2024.

**2. What will happen to my coverage?**

You will have equivalent coverage to what you currently have. In addition, since Green Shield will be transferring your claims history to iA Financial Group, your health expenses currently covered by Green Shield will be reimbursed by iA Financial Group almost as if there had been no change in insurer (for example, reasonable and customary charges vary by insurers).

**3. Will I have a new policy and certificate number?**

No, your current policy number with iA Financial Group (28202) and your certificate number will remain the same as you are already insured by iA Financial Group for a portion of your health care plan.

**4. When will I receive my new group insurance card?**

You will receive a new group insurance card once the strike at Canada Post ends. This card includes all the necessary information your pharmacist needs to process your prescription drug claims.

The first time you visit your pharmacy to purchase prescription drug on or after December 1, 2024, it is important that you inform your pharmacist of the change of insurer to avoid any interruption in the payment of your claims. Use your existing Industrial Alliance card until you receive the new Industrial Alliance card.

**5. Where can I find my Group benefit card on my Client Space and on iA Mobile?**

On my Client Space, you can find your card on the Group Insurance Welcome page, in the Documents section. On the IA Mobile Application, your card is located on the Welcome Screen, in the Documents section.

## 6. How many new group insurance cards will I receive

You will receive only one new card if you have selected single coverage, and two new cards if you have selected family coverage.

You can also access your new group insurance card on your smartphone starting December 1, 2024. Simply download iA Financial Group's iA Mobile app. To use iA Mobile, make sure you have first created an account in My Client Space.

Refer to Question 17 for more details about iA Mobile.

## 7. Where do I submit my claims for care and services received before December 1, 2024?

All prescription drugs, hospital<sup>1</sup>, longterm care<sup>1</sup>, vision and hearing care claims incurred before December 1, 2024, must be received by Green Shield **no later than February 28, 2025**. If you submit your claim by mail, make sure to send everything prior to February 28, 2025, to ensure Green Shield **receives** your claim by **February 28, 2025**.

As of March 1, 2025, these expenses can no longer be processed by Green Shield and **will not be processed by iA Financial Group**.

<sup>1</sup> if currently covered by Green Shield.

## 8. How do I submit a claim for prescription drugs, hospital, longterm care, vision and hearing care fees incurred on or after December 1, 2024 to iA Financial Group?

You may submit your claims to iA Financial Group using one of the following options:

- Use the online service in My Client Space or on the iA Mobile app.
- Ask your pharmacist to submit your drug claims directly to iA Financial Group if they can submit claims electronically.
- Complete the health or vision care Claim form available in My Client Space, print or scan it, attach your original receipts, and send it to iA Financial Group by mail or by email to [groupinsurance@ia.ca](mailto:groupinsurance@ia.ca).

## 9. Will the banking information I provided to iA Financial Group regarding direct deposit remain unchanged?

Yes.

## 10. What will happen to lifetime maximums and renewable amounts?

Your claims history with Green Shield will be transferred to iA Financial Group.

This means that if your lifetime maximum has already been reached (for example, corrective laser eye surgery), you will not be able to receive a reimbursement from iA Financial Group.

For your purchases of eyeglasses and hearing aids, iA Financial Group will consider the date of your last claim submitted to Green Shield to determine the eligibility date for your next reimbursement.

You can contact iA Financial Group's Customer Service at **1-877-422-6487** to inquire on your maximums under your plan.

### 11. What will happen to approvals already obtained from Green Shield?

If you have received approval from Green Shield for supplies or services, please attach a copy of the approval to the first claim you submit to iA Financial Group for these previously approved expenses.

### 12. What will happen to my drugs already approved by Green Shield?

As of December 1, 2024, your claims for drugs already approved by Green Shield will be processed by iA Financial Group, without any action on your part for a period of 12 months. Thereafter, you will need to submit a new request for approval to iA Financial Group using the process described in the following question.

### 13. What should I do to get a prescription drug requiring prior authorization from iA Financial Group?

Coverage of certain drugs will require prior authorization from iA Financial Group. The list of these drugs and the forms to be completed can be found on the iA Financial Group website. Your attending physician must complete the Prior Authorization Drug Form so that iA Financial Group can assess your request.

iA Financial Group will not reimburse you for any drugs on this list until it has received your form and notified you of the eligibility of the drug in question.

The form may be submitted to iA Financial Group as follows:

#### By secure messaging via My Client Space:

1. Click on **My messages in the menu on the left.**
2. Click on **Send a message.**
  - Complete the fields as follows:
    - Topic: *Dental, Drugs, Health, Vision, and Travel Insurance*
    - Subject: *Ask a question about your coverage*
4. Scan your form completed by your physician and attach it to your message
5. Indicate the details related to your request in the **Message** area.
6. Click **Send.**

**By email:** [groupinsurance@ia.ca](mailto:groupinsurance@ia.ca)

**By fax:** 1-877-392-6487

**By mail:** PO Box 4643, Station A, Toronto ON, M5W 5E3

### 14. How do I know if my drugs are covered?

As of December 1, 2024, the easiest and fastest way to find out if a drug is by using the WebRx service in My Client Space or on the iA Mobile app. For more details about WebRx, see Question 18.

## 15. What is My Client Space?

As you probably know, My Client Space is iA Financial Group's secure website that allows you to perform several tasks related to your group benefits program (submit claims online, search for drugs and providers, obtain a list of your processed claims for income tax purposes, etc.). We highly encourage you to create an account if you have not already done so. To create an account, please visit My Client Space and click on **Create Account**, enter your personal information and click on **I don't have this information** to retrieve your activation key. Otherwise, you may call iA Financial Group's Customer Service at **1-877-422-6487** to obtain your activation key.

## 16. What is the activation key and what is it used for?

The activation key is required to create your account in My Client Space.

You will need to use your activation key only once, when creating your account in My Client Space. Thereafter, you will be able to access My Client Space using your access code and password.

## 17. What is iA Mobile?

iA Mobile is iA Financial Group's mobile app. It gives you access to the most popular and useful features in My Client Space anywhere, anytime.

iA Mobile allows you to submit and track claims electronically, view your group insurance card, consult WebRx, search for providers authorized by iA Financial Group, and contact iA Financial Group's Customer Service directly.

To use iA Mobile, make sure you have created your account in My Client Space. You will be able to access iA Mobile with the same access code and password used for My Client Space.

## 18. What is WebRx?

WebRx is a simple and convenient drug search tool that allows you to:

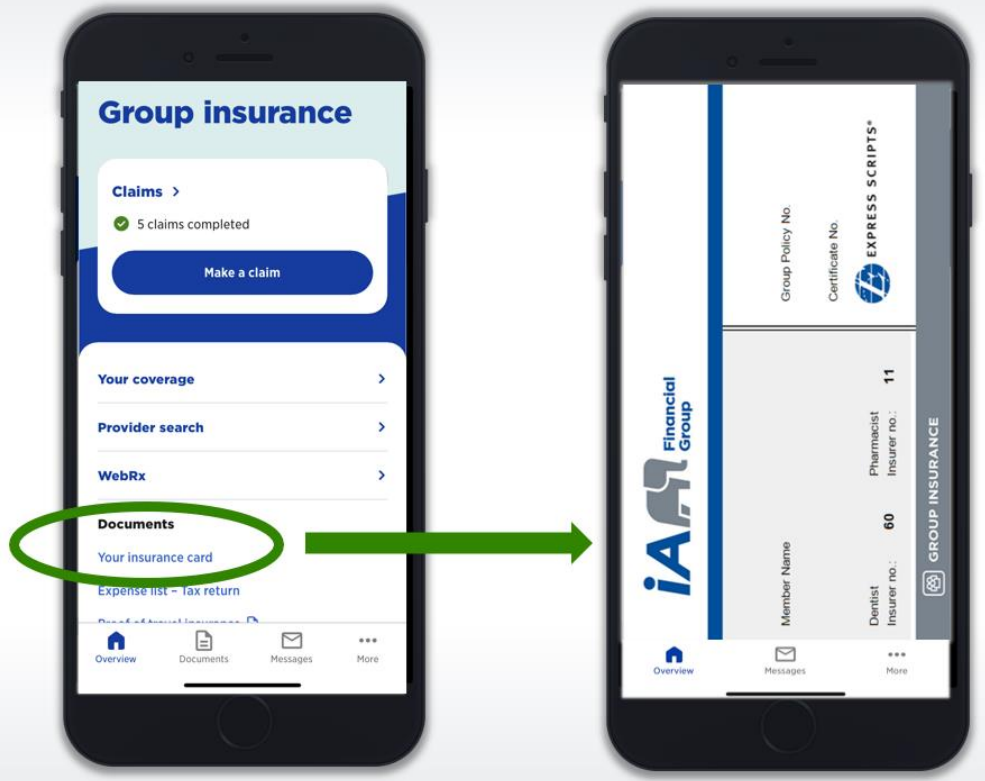
- Check whether a drug is covered by your plan
- Obtain an estimate of the refund that will be paid to you
- Obtain tips and tricks to reduce your drug costs
- Locate pharmacies where a desired drug is sold
- Identify the pharmacy where the drug is sold at the lowest cost

WebRx is available in My Client Space and on the iA Mobile app.

## 19. Will I still have access to the Green Shield website?

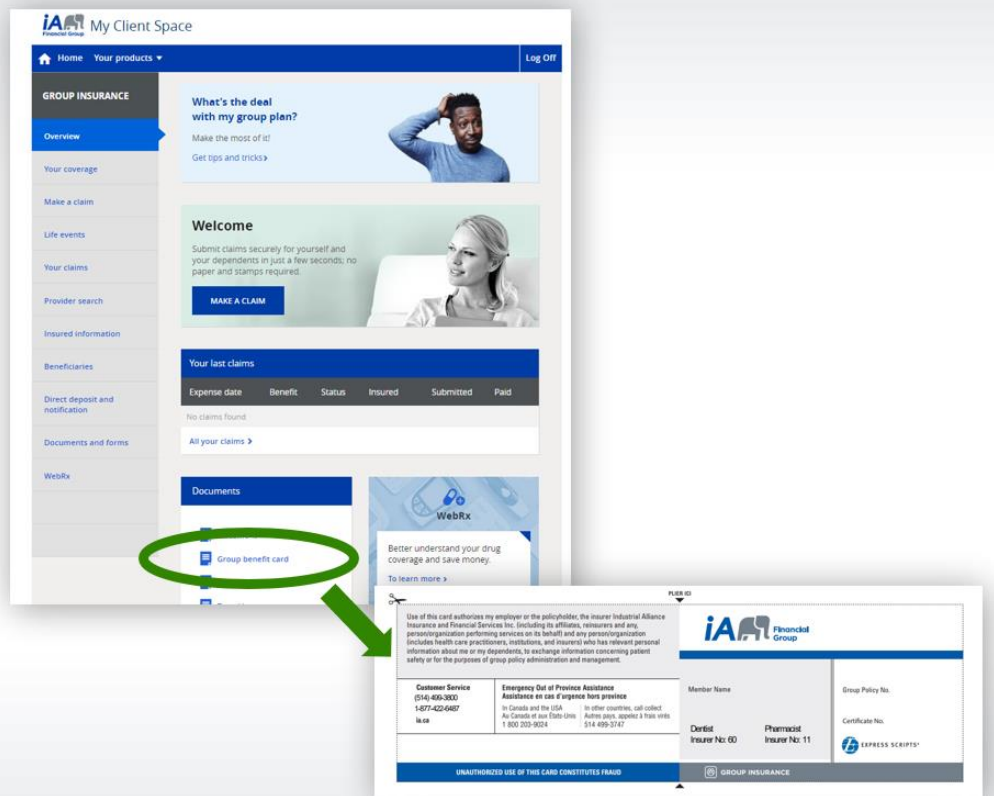
No, you will no longer have access to the Green Shield website as of **February 28, 2025**. If you need information that used to be available on this site (e.g., the history of your claims processed in 2024, for income tax purposes), you can contact Green Shield's Customer Service at **1-888-711-1119**.

# iA Mobile



# My Client Space

[ia.ca/myaccount](http://ia.ca/myaccount)



**GROUP INSURANCE**

Member Name: [Redacted]      Group Policy No. [Redacted]

Dentist Insurer No.: 00      Pharmacist Insurer No.: 11

Certificate No. EXPRESS SCRIPTS®

UNAUTHORIZED USE OF THIS CARD CONSTITUTES FRAUD