

# Understanding Your Annual Benefit Statement

March 2025

## How to Read Your Annual Benefit Statement

Each year during the renewal of your Public Sector Group Insurance benefits plan (PSGIP), Johnson Inc. provides you with a personalized benefit 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 Benefit 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

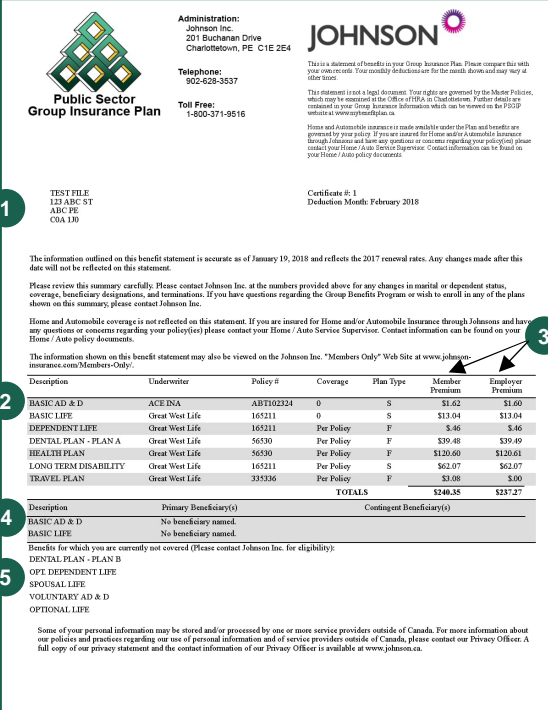
### 1 Personal Data

#### 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.



The sample statement is a document from Johnson Inc. for the Public Sector Group Insurance Plan. It includes contact information for Johnson Inc. (201 Buchanan Drive, Charlottetown, PE C1E 2E4, Telephone: 902-638-3537, Toll Free: 1-800-371-9516). It states that the statement is a summary of benefits and is not a legal document. It includes a table of benefits with columns for Description, Underwriter, Policy #, Coverage, Plan Type, Member Premium, and Employer Premium. The table lists benefits such as Basic AD & D, Basic Life, Dependent Life, Dental Plan - Plan A, Health Plan, Long Term Disability, and Travel Plan. It also includes a section for beneficiary designations, with a table for Primary and Contingent Beneficiary(s). The statement is dated January 15, 2018, and reflects the 2017 renewal rates.

Description	Underwriter	Policy #	Coverage	Plan Type	Member Premium	Employer Premium
BASIC AD & D	ACE DNA	ABT102324	0	S	\$1.62	\$1.60
BASIC LIFE	Great West Life	165211	0	S	\$13.04	\$13.04
DEPENDENT LIFE	Great West Life	165211	Per Policy	F	\$4.46	\$4.46
DENTAL PLAN - PLAN A	Great West Life	56530	Per Policy	F	\$39.48	\$39.49
HEALTH PLAN	Great West Life	56530	Per Policy	F	\$126.60	\$126.61
LONG TERM DISABILITY	Great West Life	165211	Per Policy	S	\$62.07	\$62.07
TRAVEL PLAN	Great West Life	335336	Per Policy	F	\$3.08	\$3.00
TOTALS					\$240.35	\$237.27

Description	Primary Beneficiary(s)	Contingent Beneficiary(s)
BASIC AD & D	No beneficiary named.	No beneficiary named.
BASIC LIFE	No beneficiary named.	No beneficiary named.
DENTAL PLAN - PLAN B	No beneficiary named.	No beneficiary named.
OPT DEPENDENT LIFE	No beneficiary named.	No beneficiary named.
SPOUSAL LIFE	No beneficiary named.	No beneficiary named.
VOLUNTARY AD & D	No beneficiary named.	No beneficiary named.
OPTIONAL LIFE	No beneficiary named.	No beneficiary named.

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

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



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

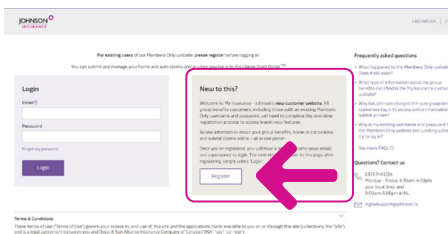
## STEP 1



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](http://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.

