

Frequently Asked Questions

1. Am I eligible for Shannex benefits?

All permanent, part-time and full-time employees with an FTE of 0.40 or greater are eligible to enrol in the Group Health and Wellness Benefits Plan upon date of hire. All temporary part-time and full-time employees with an FTE of 0.40 or greater are eligible to enroll upon date of hire if the temporary position has a term of 6 months or longer.

2. What are the costs associated with the Shannex Group Benefits and Wellness Plan?

Please see your Benefits Package or ask your ERC, for the cost sheet and cost sharing arrangements.

3. Who is the service provider for Shannex Group Health and Wellness Benefits Plan?

Great West Life (GWL) is our trusted partner for group health benefits. Find out more about Great West Life by visiting their website at greatwestlife.com.

4. Who is the service provider for Shannex prescription drug coverage?

Shannex's prescription drug coverage is provided by Managed Health Care Services Inc., more commonly known as MHCSI.

5. Where can I fill my prescriptions?

All prescriptions are to be filled at either Lawton's or Sobeys, as per our contact with MHCSI. If you do not fill prescriptions at one of these locations, you may not be reimbursed for your prescriptions.

6. Where can I find a GWL benefits enrolment form?

Please speak with your ERC, HR Coordinator, Workforce Coordinator to get a copy of the form.

7. Can I opt out of health/drugs benefits (due to spousal coverage) BUT still opt into the dental program or vice versa?

You may waive health and/or dental coverage if you are already covered for these benefits under your spouse's plan. In order to waive health and/or dental benefits, the other health and/or dental benefits must be with a spouse's group plan (not an individual plan or provincial coverage) as it must be comparable group coverage. You must provide Great West Life with your spouse's insurance company and policy number.

8. Can I keep my spouse's plan and enrol in the Shannex plan?

Yes. If your spouse and/or eligible dependents have other health and/or dental coverage, benefits can be coordinated between plans to receive reimbursement of up to 100% for an eligible claim.

If you want to coordinate benefits with your spouse, check off the type of coverage your spouse has in section 5 on the GWL application for group coverage form.

9. How do I submit a claim with Great West Life?

It's easy! Just visit **greatwestlife.com** and register for GroupNet. Using GroupNet, you can submit your claim online from your computer or mobile device. Paper claim forms are also available on the website or through your employee relations coordinator.

10. How does Coordination of Benefits work when I need to submit a claim?

You should first submit your own claims through your own group plan. Claims for dependent children should be submitted to the plan of the parent who has the earlier birth month in the calendar year. Then you can submit any unpaid portion of a claim to the other plan.

11. I have already enrolled in Shannex Group Benefits and Wellness Plan, do I have to do anything now?

You will receive a letter from the benefits department along with your GWL card. Once you receive your GWL card, register online for GroupNet and set up your banking information for direct deposit of your claims. You will receive your MHCSI prescription drug card in the mail, once received, take it to your preferred Lawton's or Sobey's location and ask your pharmacist to add your information into their system for claim processing when you fill your next prescription.

12. I previously opted-out of Shannex benefits, but I have changed my mind. Can I enrol now?

If you still have coverage with your spouse you may apply for Coordination of Benefits by completing a GWL Change Form and Evidence of Insurability. Once it's complete, you can forward it to your Benefits Coordinator.

If your spouse has lost coverage within the last 31 days, you may apply for family coverage by completing a GWL Change Form and indicating in section 4 the date of loss of coverage and the benefits you are no longer covered for under the spousal plan. Once completed, forward to your Benefits Coordinator.

If your spouse has lost coverage and it has been greater than 31 days, you may apply for family coverage by completing a GWL Change Form and Evidence of Insurability. Once completed, forward to your Benefits Coordinator. Great-West Life will determine eligibility. Benefits may be declined or approved with limited dental benefits.