

GROUP
INSURANCE



My Client Space

Member Guide



» On the Web, go to ia.ca/myaccount. The log-in page will appear on your screen (see screen below).

The screenshot shows the 'My Client Space' login page. At the top left is the IA Financial Group logo and 'My Client Space' text. At the top right is a 'Français' link. The main heading is 'My Client Space' with the subtext 'Exclusive website for our clients'. There are two main sections: 'Sign in' and 'Register'. The 'Sign in' section has a blue background and contains the following elements: a 'Sign in' heading, an 'Access code (Typically your email)' input field, a 'Remember my access code' checkbox, a 'Password' input field, and a 'Sign In' button. A blue circle with the number '1' and an arrow points to the 'Access code' field. Below the 'Sign in' section is a 'Need help?' link. The 'Register' section has a light gray background and contains: a 'Register' heading, the text 'Quickly and easily get your access code.', a paragraph explaining the registration process, and a 'Register' button. At the bottom of the page, there is a dark blue footer with 'Technical support' and a 'Contact Us' link with an information icon. An elephant logo is also visible in the footer.

- 1 Type in your access code and password and click on [Sign In](#). You will automatically be directed to the homepage (see next page).
 - » If you are a new plan member, you will receive a letter including an activation key to create your own access code and password.
 - » If you are not a new plan member and have never accessed My Client Space, click on [Register](#).

Access your group insurance file (cont'd)

The screenshot shows the My Client Space interface with three numbered callouts:


- 4**: Points to the top navigation bar containing "Home", "Your contracts", an envelope icon with "0", "JOHN MILLER", and "Log Off".
- 2**: Points to the "Your contracts" section, specifically the "Group Insurance" link and the "Group Plan 000012-000000501" link.
- 3**: Points to the "Document Centre" section, which includes a search bar, "SEARCH", "LAST", and "FAVOURITE" tabs, and a list of categories: "Individual insurance" and "Group Insurance".

The "News" section on the right contains three articles:

- November 2, 2015: Group Insurance – First Winner - Apple Watch Contest. Ms. Véronique Huez wins an Apple Watch!
- September 21, 2015: Group Insurance – Apple Watch Contest. Win one of five Apple Watch!
- September 9, 2015: Using your laboratory benefits effectively to prevent fraudulent practices and abuse. We noted questionable practices regarding claims submitted under the laboratory benefit.

Two promotional banners are visible: "Apple Watch CONTEST" and "WebRx: A prescription medication tool in the palm of your hand!".

- 2 Under *Your Contracts*, click on your group plan to access your personal file.
- 3 Under *Document Centre*, you will find useful documents and information, including brochures, flyers, forms and guides.
- 4 New: click on the envelope to access your secure messaging inbox. This inbox allows you to send us and receive confidential information and documents securely and as easily as using a conventional email service.

 After 30 minutes of inactivity, your Client Space session will automatically expire.

Access your group insurance file on your mobile:

Download iA Mobile for free on your iPhone or Android device from the App Store or Google Play and take advantage of the most popular features of My Client Space.

To use iA Mobile, make sure you have activated your access code on My Client Space.



➤ Browse your group insurance file online

Group Insurance
Group: 12 - LIVE WEB DEMO
Division: 5 - DEMO WITH FLEX
Certificate: 501
Name: JOHN MILLER

Member Information

- **Summary**
- Personal Data
- Benefit Summary
- Member Statement
- Booklet
- Print Group Benefit Card

Update Member Information

- Change of Address

Claims

- Search Claims
- Health Spending Account
- Personalized Forms
- Direct Deposit and Notification
- E-claims
- WebRx

Health and Wellness

- Health & Wellness Companion

Member Information Summary

Employment Date	Status	Status Date	Date of Birth (age)	Sex	Language	Province
Jan 1, 2009	Active	Jan 1, 2009	Jun 1, 1966 (49)	Male	English	Quebec

Most Recent Claims

Status	Status Date	Name (Relationship)	Claim Type	Period	Submitted	Paid	Paid to	Check Number
Issued (P)	Dec 15, 2012	CARTER MILLER (Child)	Health	Sep 1, 2011 to Oct 27, 2011	\$567.77	\$414.18	M	
Issued (P)	Dec 9, 2012	OLIVIA MILLER (Spouse)	Health	Oct 16, 2011 to Dec 9, 2012	\$601.56	\$531.25	M	
Issued (P)	Jul 31, 2012	CARTER MILLER (Child)	Dental	Jul 31, 2012	\$94.00	\$75.20	M	
Issued (P)	Jul 31, 2012	CARTER MILLER (Child)	Dental	Jul 31, 2012	\$114.00	\$91.20	M	
Issued (P)	Jul 31, 2012	CARTER MILLER (Child)	Dental	Jul 31, 2012	\$60.00	\$48.00	M	

This is a general guide which includes several features available in My Client Space. You have access to specific features depending on your group plan. Therefore, some sections described in this guide might not be available in your left-hand menu.

➊ From the left-hand menu, click on:

- [Summary](#) to view the details of your group insurance file and track the status of your claims. In the [Most Recent Claims](#) section, under the [Status](#) column, click on a claim status to view the details.
- [Personal Data](#) to view your address and other personal information.
- [Benefit Summary](#) to view the details of your insurance coverage.
- [Member Statement](#) to get a confirmation of your coverage.
- [Booklet](#) to view a description of your group insurance plan.
- [Print Group Benefit Card](#) to view your group benefit card and print a hard copy, when needed.
- [Change of Address](#) to update your address and indicate the effective date of the change.
- [Search Claims](#) to find a specific claim request.
- [Health Spending Account](#) to monitor the amount used and the remaining amount available and to view the list of claims submitted.
- [Personalized Forms](#) to access personalized and fillable claim forms.
- [Direct Deposit and Notification](#) to subscribe to these services for your health and dental claim payments or to update your banking information and email address.
- [E-claims](#) to submit your health, drug, vision and dental expenses online.
- [WebRx](#) to estimate your drug reimbursement, discover alternative solutions to reduce your drug costs and locate pharmacies in your area.
- [Health & Wellness Companion](#) to be directed to a confidential and interactive website to help you manage your health and that of your family.



View your explanation of benefits

Group Insurance
Group: 12 - LIVE WEB DEMO
Division: 5 - DEMO WITH FLEX
Certificate: 501
Name: JOHN MILLER

Member Information

1 [Summary](#)

[Personal Data](#)

[Benefit Summary](#)

[Member Statement](#)

[Booklet](#)

[Print Group Benefit Card](#)

Update Member Information

2 [Change of Address](#)

Claims

[Search Claims](#)

[Health Spending Account](#)

[Personalized Forms](#)

[Direct Deposit and Notification](#)

[E-claims](#)

[WebRx](#)

Health and Wellness

[Health & Wellness Companion](#)

Member Information

Summary

Employment Date	Status	Status Date	Date of Birth (age)	Sex	Language	Province
Jan 1, 2009	Active	Jan 1, 2009	Jun 1, 1966 (49)	Male	English	Quebec

Most Recent Claims

Status	Status Date	Name (Relationship)	Claim Type	Period	Submitted	Paid	Paid to	Check Number
Issued (P)	Dec 15, 2012	CARTER MILLER (Child)	Health	Sep 1, 2011 to Oct 27, 2011	\$567.77	\$414.18	M	
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1 From the left-hand menu, under *Member Information*, click on *Summary*.

2 In the *Most Recent Claims* section, under the *Status* column, click on *Issued**. You will automatically be directed to your *Explanation of Benefits* (see screen below).

* In order to view the *Explanation of Benefits*, the status must indicate *Issued*.

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Member Information

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[Personal Data](#)

[Benefit Summary](#)

[Member Statement](#)

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[Print Group Benefit Card](#)

Update Member Information

[Change of Address](#)

Claims

[Search Claims](#)

[Health Spending Account](#)

[Personalized Forms](#)

[Direct Deposit and Notification](#)

[E-claims](#)

[WebRx](#)

Health and Wellness

[Health & Wellness Companion](#)

Claims

Explanation of Benefits

Claimant	Benefit Status	Status Date	Cheque
OLIVIA MILLER	Issued	Dec 9, 2012	

Calculation of Benefits

Expense period	Expense Type	Submitted	Excluded	Eligible Amount	Deductible	%	Benefit Amount	Code
Oct 16, 2011	CHIROPRACTOR	\$37.50		\$37.50		80	\$30.00	
Nov 11, 2011	EYE EXAM	\$50.00		\$50.00		100	\$50.00	
Jan 11, 2012	LENSES	\$200.00		\$200.00		100	\$200.00	
Mar 26, 2012	CHIROPRACTOR	\$75.00		\$75.00		80	\$60.00	
Dec 3, 2012	CHIROPRACTOR	\$37.50		\$37.50		80	\$30.00	
Dec 3, 2012	CHIROPRACTOR	\$37.50		\$37.50		80	\$30.00	
Dec 3, 2012	CHIROPRACTOR	\$14.06		\$14.06		80	\$11.25	
Dec 9, 2012	CHIROPRACTOR	\$150.00		\$150.00		80	\$120.00	
Total:		\$601.56		\$601.56			\$531.25	



View your benefit summary

Group Insurance
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Member Information
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Update Member Information
 > Change of Address

Claims

Member Information
 Benefit Summary

Health Drugs Vision Dental

Benefit Summary

Benefits	Reimbursement	Amount per visit/service	Maximum	Subject to deductible
Paramedical				
ACUPUNCTURIST	75%	\$25.00	20 time(s) per calendar year	Yes
CHIROPRACTOR	75%	\$25.00	20 time(s) per calendar year	Yes
NATUROPATH	75%	\$25.00	20 time(s) per calendar year	Yes

- From the left-hand menu, under *Member Information*, click on *Benefit Summary* to view the details of your insurance coverage.
- According to the benefits included in your plan, you can view the following sections in the top menu: *Health*, *Drugs*, *Vision* and *Dental*. Click on *Health*, *Drugs*, *Vision* or *Dental* to obtain more details on the benefits included in your plan.
- Click on a specific benefit to monitor the amount used, the remaining amount available and the date when it returns to the full amount.

Search claims

Group Insurance
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Update Member Information
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Claims
 > **Search Claims**
 > Health Spending Account
 > Personalized Forms
 > Direct Deposit and Notification
 > E-claims
 > WebRx **NEW**

Health and Wellness
 > Health & Wellness Companion

Claims
 Search Claims

Search Criteria

Status* All Status

Fees incurred*
 in the past 1 month(s) (including this month)
 in the year 2015
 between mmddyyyy and mmddyyyy

Search by benefits*
 All benefits
 Health and Dental benefits
 Health benefits only
 Dental benefits only
 Custom benefits

Search by individual
 JOHN MILLER
 OLIVIA MILLER
 CARTER MILLER

Search for excluded claims
 Search for excluded claims

Search Clear

- From the left-hand menu, under *Claims*, click on *Search Claims* to find one or several claim request(s) according to specific criteria.
 - Enter your specific criteria and click on *Search*.



➤ Obtain a list of all submitted and paid claims for income tax purposes

The screenshot shows a web application interface for searching claims. On the left is a navigation menu with sections: Group Insurance (12 - LIVE WEB DEMO, Division: 5 - DEMO WITH FLEX, Certificate: 501, Name: JOHN MILLER), Member Information (Summary, Personal Data, Benefit Summary, Member Statement, Booklet, Print Group Benefit Card), Update Member Information (Change of Address), Claims (1 - Search Claims, Health Spending Account, Personalized Forms, Direct Deposit and Notification, E-claims, WebRx), and Health and Wellness (Health & Wellness Companion). The main content area is titled 'Claims Search Claims'. It features a 'Search Criteria' section with the following fields: 'Status*' (2) set to 'Paid (for income tax purposes)', 'Fees incurred*' (3) set to 'in the year 2015', 'Search by benefits*' (radio buttons for All benefits, Health and Dental benefits, Health benefits only, Dental benefits only, Custom benefits), 'Search by individual' (4) with checkboxes for JOHN MILLER, OLIVIA MILLER, and CARTER MILLER, and 'Search for excluded claims' (checkbox). At the bottom right, there is a 'Search' button (5) and a 'Clear' button.

- 1 From the left-hand menu, under *Claims*, click on *Search Claims*.
- 2 In the *Status* field, select *Paid (for income tax purposes)*.
- 3 In the *Fees incurred* field, specify the year.
- 4 In the *Search by individual* field, select one or several names.
- 5 Click on *Search*. You will automatically be directed to the list of all submitted and paid claims for your income tax return.



View the description of your group insurance plan

The screenshot displays a web interface for a group insurance plan. On the left is a navigation menu with categories: Group Insurance, Member Information, Update Member Information, Claims, and Health and Wellness. The 'Member Information' section is expanded, and 'Booklet' is highlighted. A red circle with the number '1' and an arrow points to the 'Booklet' link. The main content area shows 'Member Information Summary' for John Miller, including a table of member details and a table of 'Most Recent Claims'.

Group Insurance
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Division: 5 - DEMO WITH FLEX
Certificate: 501
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Member Information

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Update Member Information

- Change of Address

Claims

- Search Claims
- Health Spending Account
- Personalized Forms
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- E-claims
- WebRx

Health and Wellness

- Health & Wellness Companion

Member Information Summary

Employment Date	Status	Status Date	Date of Birth (age)	Sex	Language	Province
Jan 1, 2009	Active	Jan 1, 2009	Jun 1, 1966 (49)	Male	English	Quebec

Most Recent Claims

Status	Status Date	Name (Relationship)	Claim Type	Period	Submitted	Paid	Paid to	Check Number
Issued (P)	Dec 15, 2012	CARTER MILLER (Child)	Health	Sep 1, 2011 to Oct 27, 2011	\$567.77	\$414.18	M	
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- 1 From the left-hand menu, under *Member Information*, click on *Booklet* to view the description of your group insurance plan.

Quick tip – Search feature:

- > Once the booklet opened on your screen, press simultaneously the keyboard keys *Ctrl* and *F*. A search box will appear.
- > Type in the keyword you are searching for (e.g. chiropractor, ambulance, etc.)
- > Press the keyboard key *Enter* to find your information. By pressing *Enter* again, you will be directed to the next place where the keyword is and so on.



Group Insurance
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Update Member Information

- Change of Address

Claims

- Search Claims
- Health Spending Account**
- Personalized Forms
- Direct Deposit and Notification
- E-claims
- WebRx

Claims
Health Spending Account

Information

- If you wish to automatically have the unpaid portion of your claims processed under your Health Spending Account (HSA), please check the box in the Automatic HSA column.
- Note:** If you coordinate your claims with another carrier, you should not subscribe to Automatic H.S.A. as claims must be submitted to the other carrier first.

Health Spending Account

Description	Balance	Automatic HSA
SPENDING ACCOUNT	\$1,200.00	<input type="checkbox"/>

HSA HEALTH/DENTAL

Benefit period: Jan 1, 2015 - Dec 31, 2015 **View**

1 From the left-hand menu, under *Claims*, click on *Health Spending Account*, if available under your plan. This page allows you to monitor the amount used and the remaining amount available.

» Select the applicable benefit period and click on *View*. The summary of your Health Spending Account and the list of claims submitted will appear at the bottom of your screen.



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- › Member Statement
- › Booklet
- › Print Group Benefit Card

Update Member Information

- › Change of Address

Claims

- › Search Claims
- › Health Spending Account
- › **Personalized Forms**
- › Direct Deposit and Notification
- › E-claims
- › WebRx

Claims
Personalized Forms

Information

- The address we have on file is **680 SHERBROOKE WEST 9TH FLOOR, MONTREAL, Quebec H3A 2S6**. If this address is incorrect, we recommend that you update it before downloading any forms.
- Please ensure the information displayed is correct, and make the necessary changes where needed.
- If a field is too small to enter the required information, you can print the form and complete it manually.

Claim forms

- › Dental Care
- › Dental care in case of an accident
- › Medical Expenses
- › Prior Authorization Form
- › Travel insurance out-of-province
- › Health spending account

1 From the left-hand menu, under *Claims*, click on *Personalized Forms*. You will have access to different forms depending on your plan.

» Click on the form of your choice and complete it directly on your screen. Then print, sign and submit the form to Industrial Alliance Insurance and Financial Services Inc.

Subscribe to direct deposit and notification for health and dental claims or update your banking information and email address

Group Insurance
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› **Direct Deposit and Notification**
› E-claims
› WebRx

Health and Wellness
› Health & Wellness Companion

Guides and Resources
› CyberClient - Member Guide
› Disability - Member Guide
› Fraud Prevention
› Need help?

Claims
Direct Deposit and Notification

Step 1 Direct Deposit | Step 2 Notification | Step 3 Summary | Step 4 Confirmation

i Information
• To have your health and/or dental claim reimbursements deposited directly into your bank account, please enter your banking information below. It's simple, fast and eco-friendly!

Direct Deposit
The numbers to enter appear at the bottom of your personal cheque.

Transit No. 1 *
Financial Institution No. 2 *
Bank Account No. 3 *
Confirm Bank Account No. *

(*) Mandatory fields

Validate Cancel

- 1 From the left-hand menu, under *Claims*, click on *Direct Deposit and Notification* to subscribe to these services for your health and dental claim payments or to update your banking information and email address.

Enrolment:

- 2 Follow steps 1 to 4 to enrol in direct deposit and notification. You will receive a confirmation once you have entered the information required.

Update:

- » You can return to the *Direct Deposit and Notification* page at any time to update your banking information and your email address.

Please contact Customer Service at 1-877-422-6487 in the following cases:

- You are unable to sign up for direct deposit and notification or modify your banking information or email address through My Client Space.
- You wish to sign up for direct deposit for your disability benefits.



Group Insurance
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- E-claims**
- WebRx

Health and Wellness

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Guides and Resources

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- Disability - Member Guide
- Fraud Prevention
- Need help?

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Claims
E-claims

Step 1 Consent Step 2 Insured Step 3 Benefit Step 4 Provider Step 5 Fees Step 6 Submission Step 7 Confirmation

Information

- To submit your Health or Dental claim online, you must read and agree to the following terms and conditions. Click on **I accept** if you agree.
- Please note that not all types of claims can be submitted online such as: **expenses incurred outside Canada, coordination of benefits, worker's compensation, traffic accident, dental care major treatment (bridgework, dentures, partials and orthodontics), foot orthotics, orthopedic shoes, claims assigned to a third party, etc.** For such cases, you must complete a paper claim form.
- Personalized forms are available in the menu on the left.

TERMS AND CONDITIONS

I understand and authorize that in the event that there is a reasonable suspicion or any evidence of **fraud or abuse** regarding a claim, Industrial Alliance will have the right to audit the claim at any stage, including after payment has been made. If Industrial Alliance determines that I have intentionally submitted a claim which contains false or misleading information, Industrial Alliance shall have the right, at its sole discretion, to notify my **employer**, deny the claim or require reimbursement, if the claim has been paid. In addition, Industrial Alliance will have the right to **completely terminate** my coverage under this policy including any coverage for my dependents.

- As an insurer and/or an administrator of my group plan, Industrial Alliance has the right to request that I submit the receipts and any supporting documentation of the claim and to validate the accuracy of the information I have provided.
- Industrial Alliance has the right to request that I submit the receipts and any supporting documentation within 12 months of the date I submitted the claim online.
- I agree to send any receipts and supporting documentation for the claim upon request and within the timeframe requested. If this information is not received within the specified timeframe, Industrial Alliance has the right to deny my claim and revoke my privilege to submit claims online.
- Industrial Alliance reserves the right, at any time, to revoke my privilege to submit claims online. In such case, all future claims must be submitted using a paper claim form.

I refuse I accept

Next Step

To submit a claim online, you must first register for direct deposit and notification (see previous page).

1 From the left-hand menu, under **Claims**, click on **E-claims**, if available under your plan. This page allows you to submit your health, drug, vision and dental expenses online.

» Follow the steps to submit your claim.

Estimate your drug reimbursement and discover alternative solutions to save money

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Claims
WebRx

Step 1 Find a drug | Step 2 Simulation details

Information

- WebRx is a simulation tool used to determine the approximate amount of the reimbursement to which you may be entitled for a prescribed medication. WebRx also allows you to find a pharmacy offering the prescription drug you are looking for.

WebRx calculates the reimbursement by taking into account your claims history at the simulation date (deductible, coinsurance, co-payment, etc.), as well as the features of your group insurance plan. The reimbursement amount calculated by WebRx does not constitute a contractual commitment on the part of Industrial Alliance. The results of the simulation may differ from the amounts that will be billed to you at the pharmacy. The actual reimbursement amount to which you are entitled will be calculated when you file your claim.

WebRx should be used for information purposes only.

WebRx now locates the pharmacies in your area that sell the drug you are searching for!

One more way to help you save time and money!

Find a drug

Name or DIN **i** *

Insured *

- JOHN MILLER
- CARTER MILLER
- OLIVIA MILLER

Address *

Montréal, QC H3A 2S6, Canada powered by Google

Search radius **i** *

10 Kilometers

Note: Only drugs sold and pharmacies located in the search province will be shown in the results.

(*) Mandatory field

Search

- From the left-hand menu, under **Claims**, click on **WebRx** to estimate your drug reimbursement, discover alternative solutions to reduce your drug costs and locate pharmacies in your area.
 - Enter your specific criteria and click on **Search**.



If you have any questions regarding your group insurance file or My Client Space, please contact Customer Service:

Phone	Toll-free:	1-877-422-6487
	Toronto region:	416-585-8921
	Montreal region:	514-499-3800
Email	groupinsurance@ia.ca	

If you encounter any technical difficulties (Web access), please contact Web support:

Phone	Toll-free:	1-866-383-3306
Email	websupport@ia.ca	



When calling, please have your group policy number and your certificate number ready as you will need them for identification purposes.

INVESTED IN YOU.