



A Welcome Plan with Canada Life provides basic health care coverage for new and returning Canadian residents who aren't eligible for government health care coverage until a waiting period has been satisfied.

To be eligible for coverage under a Welcome Plan, an individual:

- Must be employed by the sponsor (or be a dependant of the employed individual).
- Must be covered under the sponsor's supplemental health care plan with Canada Life or covered under a spouse's group health care plan. If an employee's dependent will be the only insured participant under the Welcome Plan, both the dependent and the employee must be covered under the sponsor's supplemental health care plan.
- Must be legally residing in a Canadian province or territory but aren't eligible for coverage under a federal or provincial government plan because they don't satisfy the residency requirements for government coverage.
- Must satisfy the effective date of insurance provisions listed in the Welcome Plan contract.

Welcome Plan time limit

There's no time limit on Welcome Plan coverage. Temporary or returning foreign employees can live in Canada without declaring Canada as their permanent residence. In fact, some employees may never intend on becoming Canadian citizens. According to federal and provincial government plans, this means foreign employees aren't considered Canadian residents and therefore aren't eligible for government health care benefits. The Welcome Plan is designed to provide replacement coverage for these employees and their dependents for unlimited periods.

Evidence of insurability requirements

Application for Welcome Plan coverage must be made within 31 days from the date that the employee or dependant qualifies for coverage. However, if we receive an application for an employee whose eligibility period has exceeded 31 days, but not 6 months, and there's a reasonable explanation for the application delay, the individual's application may be processed without having to provide evidence of insurability.

Welcome Plan eligibility during the waiting period

An employee or dependant is insurable under the Welcome Plan while they're satisfying the waiting period under the Canada Life health plan providing supplemental health care benefits. Coverage is available as of the employee's date of hire.

Transfers from one province to another

Regardless of where the provincial replacement coverage originates, if eligibility requirements are met, Canada Life will provide uninterrupted transfers to the Welcome Plan. Foreign employees don't have to submit evidence of insurability as there was no coverage interruption, and comparable prior coverage was in place.

Welcome Plan coverage for dependants

A dependant can be the only insured participant under the Welcome Plan, providing both the employee and dependant have health benefits coverage under a Canada Life group policy providing supplemental health care benefits and meet all other insuring provisions. The full names of each participant must be clearly indicated on the Welcome Plan member application form.



For more information on Canada Life's Welcome Plan

Eligibility and Administration: specprodunit@canadalife.com

Welcome Plan claims: individual.health@canadalife.com

Product and Experience: janet.kereliuk@canadalife.com

