

# Marvell Canada Desjardins Insurance Transition – FAQs

June 2024

*Please review the following Frequently Asked Questions regarding the change from Canada Life to Desjardins Insurance.*

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## GENERAL TRANSITION QUESTIONS

### **Why is Marvell making a change from Canada Life to Desjardins?**

We selected Desjardins after a comprehensive review process and in response to your feedback on service and healthcare costs with Canada Life rising above market. Desjardins ranked higher regarding overall technological capabilities/user interface while delivering superior employee satisfaction at a lower cost.

### **Will the RRSP also move to Desjardins?**

No, Canada Life will continue to administer the RRSP.

### **When does the new Desjardins coverage take effect?**

Plans provided by Desjardins will take effect on Saturday, June 1, 2024.

### **When will the Desjardins certificate number be available?**

Good news! The certificate number is your Marvell Employee ID number which is found in Workday. Please note: The certificate number field must be 9-digits. If your Employee ID is not a 9-digit number, add leading zeros (0) before the number to ensure the length is 9-digits. Example, if your EEID is 1234567, enter 001234567.

### **Will I need to update the Desjardins information with my Doctor/Dentist/Pharmacy?**

Yes, you will need to update your new plan information (Policy number: M00149 and certificate number/Employee ID) with your providers.

## **Will I have access to the Desjardins site on June 1?**

Yes, starting June 1, you will be able to register on the Desjardins member website and mobile app using your certificate number (which is the same as your employee ID) and the group policy number (M00149). From within the mobile app and member website, you will be able to download your e-cards and access any information you need.

Please note: The certificate number field must be 9-digits. If your Employee ID is not a 9-digit number, add leading zeros (0) before the number to ensure the length is 9-digits. Example, if your EEID is 1234567, enter 001234567.

## **Where can I find the new benefits Policy Documents?**

Booklets and all relevant documents will be available on the Desjardins member website and mobile app, which you can access on June 1, 2024. Marvell's Canadian benefits site at [marvellbenefits.com](http://marvellbenefits.com), will be updated to reflect the new Desjardins benefits soon.

## **Will I receive new drug cards?**

All drug cards will be available through the plan member website and mobile app after June 1, 2024.

## **Can my spouse and children access the online payment card and what should I do if they are travelling?**

Only members will receive online payment cards. Each member can choose to give their dependents a copy of their payment card. Reminder: Always share the travel information with your dependents while they are on travel. This will avoid you large out of pocket amounts when traveling.

## **What happens to my claims that are incurred before June 1, 2024?**

Claims incurred before June 1, 2024, should be submitted to Canada Life prior to August 30, 2024, for reimbursement using a paper claim form found on the Canada Life site.

## **Will my claim balances be transferred from Canada Life to Desjardins?**

Yes, claim balances were transferred from Canada Life to Desjardins. As of June 1, historical claims information is no longer available on the Canada Life site or app. To obtain historical claims information from Canada Life, please call 1-800-957-9777.

**Will the complete records, including dependents, be transferred from Canada Life to Desjardins, or do I need to complete any enrolment forms?**

Your enrolment information will be seamlessly transferred from Canada Life to Desjardins. Please log in after on or after June 1, 2024, to verify your information on the Desjardins member website or mobile app.

**Is my banking information being transferred from Canada Life to Desjardins?**

No, by law, banking information cannot be transferred. You will need to provide Desjardins with your banking information.

**Can we still get reimbursement for treatment done after June 1, but prepaid before June 1?**

This depends on the service date and the arrangement and can be reviewed on a case-by-case basis by Desjardins.

**What happens to Dependents over 21 that are still in school? Do I need to resubmit proof of enrolment to Desjardins?**

Dependent/student information was transferred from Canada Life to Desjardins.

**If I or my dependent received prior authorization for a medical drug coverage with Canada Life, will it be automatically honored by Desjardins?**

Yes, prior authorizations were transferred and will be automatically honored by Desjardins. However, please keep a copy of the proof of prior authorization by Canada Life (a previous claim or predetermination).

## COVERAGE QUESTIONS

**What's the breakdown of Paramedical (Physio, Chiropractor, Osteo, etc.) services per year?**

Paramedical services are covered at 100%, up to an annual maximum of \$500 for each discipline up to Reasonable and Customary (R&C) limits.

**Is hospitalization covered at 100%, and does this include a private room?**

Hospitalization is covered at 100% and includes a semi-private room (per Reasonable & Customary limits) for an unlimited number of days.

### **Is the pharmacy dispensing fee covered?**

There is no change to the dispensing fee coverage.

### **Are the diabetes testing kits (Freestyle Libre 2 system) now covered under the new insurance?**

Yes, only if insulin dependent. Keep in mind that you need prior authorization to get Freestyle Libre coverage.

### **How will drug claims be covered if they are doctor-prescribed, "no substitution," and non-generic?**

The plan covers mandatory generic drugs. To receive coverage for brand-name drugs, you need to get prior authorization.

### **Is orthodontics for adults covered?**

There is no change to Orthodontics coverage which covers children up to 18.

### **Will the second opinion program get us delisted from our family Doctor?**

No, you will not get delisted by utilizing the second opinion program.

### **What can I enroll in Optional Life Insurance?**

You may enrol in option life insurance at any time during the year. Enrolment is subject to the medical evidence process.

### **What happens if I'm currently on disability leave?**

If you are currently on disability, the claim will remain with Canada Life; however, the health and dental benefits will transfer to Desjardins.

### **What is the disability 'elimination period'?**

The 'elimination period' is the length of time between when the disability begins and receiving benefit payments from the insurer.

### **Is there a limit on how Long-Term Disability will be paid?**

The length of time that Long-Term Disability (LTD) will be paid depends on the individual's situation and is determined on a case-by-case basis. It can go up to age 65, but it depends on the specific circumstances and medical information. It is important to note that the contractual definition of disability is "own occupation" for the first 24 months of claims, and "any occupation" thereafter.

## **Can I retain my coverage if I separate from Marvell without going through the medical proof again?**

Yes, Desjardins offers life, health, and dental plan conversions. For life insurance conversion, you must contact Desjardins within 31 days of your separation date, and for health and dental conversion, you must contact Desjardins within 60 days of your separation date.

## **TRAVEL INSURANCE QUESTIONS**

### **What is the Desjardins travel insurance "medical stability clause" and did Canada Life have this?**

The medical stability clause is a 30-day period in which an individual's pre-existing medical condition must remain unchanged before the start of the trip to be covered under the travel insurance policy. The stability clause is standard among most insurance carriers.

Canada Life indicates that travel coverage is for medical emergencies, or a sudden, unexpected injury. A sudden unexpected illness or acute episode of disease that couldn't have been reasonably anticipated based on the person's prior medical condition.

### **Is pregnancy a concern for the stability clause for travel?**

Contact the 1-800 number ahead of time before traveling. There are restrictions after the 32-week gestation period.

### **Does the travel insurance cover immediate family members who are not dependents?**

Travel insurance only covers dependents (spouse/children) covered under your plan. Travel coverage is for both work and pleasure. Reminder to review the at-risk countries before your travels to ensure you are covered.

Marvell provide additional travel coverage if you are travelling for business.

### **Is travel insurance active in your home country?**

Travel insurance covers you and your dependents only Out of Country. In Canada emergency claims are covered by provincial insurance.

## While traveling, in case of an emergency hospital visit, should we call first? And where can we find that number?

If you need to visit the hospital for an emergency while traveling, call the 1-800 emergency number provided by Desjardins on the member website/mobile app.

**Contact us**

- In Canada and the United States, toll-free, at: **1-800-465-6390**
- In any other country, toll-free, at: **800-29-48-53-99**, preceded by that country's overseas code for the following countries:

Australia	0011	Hong Kong	001	Norway	00
Austria	00	Israel	00, 012, 013, 014	Republic of Ireland	00
Belgium	00	Japan	010	Singapore	001, 008
Denmark	00	Korea	001, 002	Sweden	00
Finland	00	Malaysia	00	Switzerland	00
France	00	Netherlands	00	Taiwan	002
Germany	00	New Zealand	00	United Kingdom	00

- By calling us collect, at **514-875-9170**

If you have any questions, please go to our website at: [desjardinslifeinsurance.com/planmember](https://desjardinslifeinsurance.com/planmember)

## WHO TO CONTACT

### I have additional questions; where can I go for assistance?

Support is available from Desjardins by calling 1-800-263-1810, from 8:00 a.m. to 8:00 p.m. (Eastern Standard Time) Monday to Friday, by using the Contact Us function on the plan member secure site, or by emailing [groupservice@dfs.ca](mailto:groupservice@dfs.ca).

For non- Desjardins questions, your HR team is happy to support you. Please email [myHR@marvell.com](mailto:myHR@marvell.com) to open a ticket.