

Using University of Ottawa and Canada Life services in retirement.

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Agenda

- Life Insurance and Canada Life GroupNet Site
- Health Insurance Options for Retirees
 - Before and after age 65
- HealthCare Spending Account (HCSA)
- Accessing Canada Life Online Services for HCSA
- Importance of uOttawa Email Account
- The uOttawa Workday System
- Assistance provided by uOttawa

Life Insurance

Life Insurance

- Visit the ASRA website for detailed information:
- <https://apar-asra.ca/benefits/life-insurance>
- A taxable benefit for all retirees paid for by the University. The amount of insurance varies:
 - \$2,000 : Less than 10 years of service
 - \$2,000 <= \$5,000 : Joined after July 1, 1976
 - \$2,000 <= \$100,000 : Joined after May 1, 1971
 - 50% salary : Joined before May 1, 1971
- T4a is issued for the value of the premium paid by employer

Checking Life Insurance Amount and updating Beneficiaries

- Must be done online at « Group Net Flex » website.
- <https://www.app.flex.canadalife.com/uOttawa/login>
- Login requires use of you 9-digit employee number. « 1000xxxxx »
 - If your employee number was 75341, your 9-digit employee number is 100075341

Health Insurance

Health Insurance Options

- Before reaching age 65
 - Follow this link to the ASRA Website.
 - <https://apar-asra.ca/benefits/health-insurance>
 - You may continue to use the University's collective plan but must pay the employer's premium.
- When you reach age 65
 - You must buy into a private plan or one of the collective plans listed on the page above.
 - Buyer beware: do your own research based on your needs.

HealthCare Spending Account

- Visit the ASRA website for detailed information on the HCSA eligibility and access:
- <https://apar-asra.ca/benefits/health-care-spending-account>
 - \$350 or \$1,350 yearly spending on any health related expense
 - Must have retired after April 2002 with 10 years service
 - Those with < 10 years service must have retired after November 2018
- Registration on Canada-Life website mandatory to use the benefit.

The Canadian Dental Care Plan

- The law excludes anyone having access to private dental insurance through the employer benefits or a family member’s employer benefits, including health and wellness accounts;
- This applies “even if you decide not to take it, have to pay a premium or do not use it”
- Thus, all uOttawa retirees are excluded from the plan
- Eligibility is restricted to family income < \$90,000
- %Coverage varies for salaries \$70,000 ⇔ \$90,000



Helpful resources

[!\[\]\(d219eb33a83c47f5c6c63c27bbe267cb_img.jpg\) FAQ | PDF 212 KB](#)

[!\[\]\(6e934896f25e6ce1b0dbb50c23abc197_img.jpg\) Flex enrolment instructions | PDF 225 KB](#)

[!\[\]\(8b57f0e15e7dda24cf9977561475f640_img.jpg\) Welcome package | PDF 3 MB](#)

[!\[\]\(4cafc60cd39da821525d7c6589540296_img.jpg\) eCard instructions | PDF 2 MB](#)

[!\[\]\(9479d69b60a82161c6862eaa53eb4db3_img.jpg\) HCSA claiming instructions | PDF 987 KB](#)

[!\[\]\(f80254b170d0ecdc443847276e625120_img.jpg\) Registering for My Canada Life at Work | PDF 526 KB](#)

Accessing Canada Life Online Services for HCSA

- General information about the plan by CanadaLife, how to register and sign-in
- <https://www.welcome.canadalife.com/uottawa>

Registering or submitting a claim

- The Welcome page takes you to the « Sign in » and « Register » page:

Here's how to sign in

For My Canada Life at Work

Use the email address you chose when you signed up for My Canada Life at Work.

For GRS Access (savings)

Sign in with your existing GRS Access ID (usually a 7-digit number, a custom ID you created or an email address).

Sign in

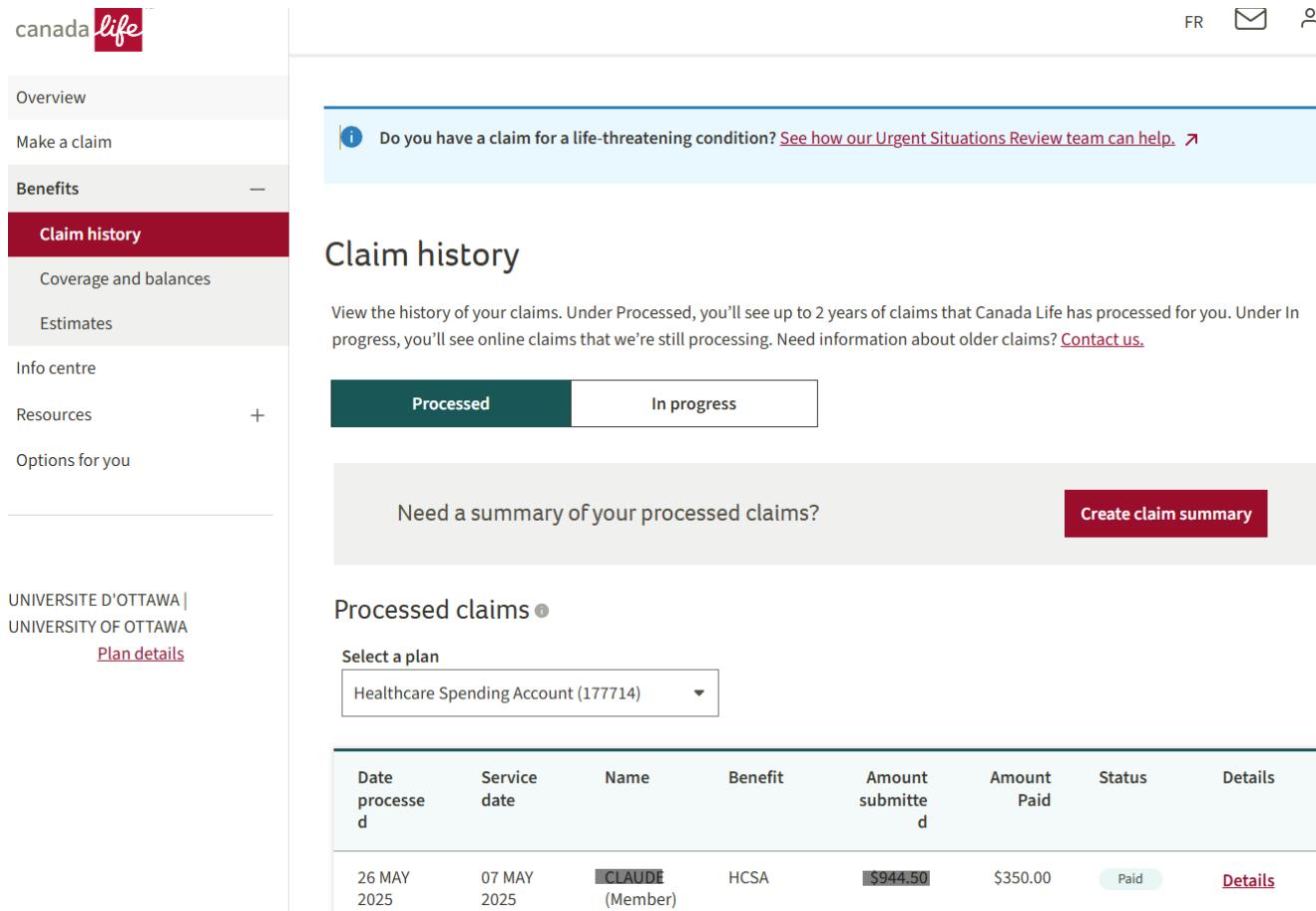
Email address or GRS Access ID

Continue

Register

[Forgot email address or Access ID?](#)

On this page, you may see your past claims and/or start a new one.



The screenshot shows the Canada Life website interface. The top navigation bar includes the Canada Life logo, language links (FR, English), and user icons. The left sidebar menu is open, showing options like Overview, Make a claim, Benefits (with Claim history selected), Coverage and balances, Estimates, Info centre, Resources, and Options for you. A sub-menu under Benefits also lists Coverage and balances and Estimates. The main content area has a header 'Claim history' with a sub-instruction: 'Do you have a claim for a life-threatening condition? [See how our Urgent Situations Review team can help.](#)' Below this is a 'Processed' button and an 'In progress' button. A callout box asks 'Need a summary of your processed claims?' with a 'Create claim summary' button. The 'Processed claims' section shows a table with one row of data. The table columns are: Date processed, Service date, Name, Benefit, Amount submitted, Amount Paid, Status, and Details. The data row shows: 26 MAY 2025, 07 MAY 2025, CLAUDE (Member), HCSA, \$944.50, \$350.00, Paid, and a 'Details' link.

canada life

FR  

Overview

Make a claim

Benefits

Claim history

Coverage and balances

Estimates

Info centre

Resources

Options for you

UNIVERSITE D'OTTAWA |
UNIVERSITY OF OTTAWA
[Plan details](#)

i Do you have a claim for a life-threatening condition? [See how our Urgent Situations Review team can help.](#) ↗

Claim history

View the history of your claims. Under Processed, you'll see up to 2 years of claims that Canada Life has processed for you. Under In progress, you'll see online claims that we're still processing. Need information about older claims? [Contact us.](#)

Processed **In progress**

Need a summary of your processed claims? [Create claim summary](#)

Processed claims

Select a plan

Healthcare Spending Account (177714) ▾

Date processed	Service date	Name	Benefit	Amount submitted	Amount Paid	Status	Details
26 MAY 2025	07 MAY 2025	CLAUDE (Member)	HCSA	\$944.50	\$350.00	Paid	Details

You will be prompted for information

Who is the claim for?

Select a plan for this claim

Find out what is and isn't eligible ▾

Do you understand that this claim will be processed under your spending account only?

Why is this important? ▾

Yes	No
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- I'm claiming expenses that were incurred by me or someone I'm entitled to claim a medical expense credit for, under the Income Tax Act.

HCSA covers all kinds of expenses!

Select type of submission



Expense claim

Claim health or dental expenses that you want your spending account to cover.



Reimbursement of premiums

Claim the premiums you paid for your health or dental plan.

Select a claim category

Ambulance

Dental

Diagnostics and medical tests

Drugs

Health professionals

Hospital

Medical equipment and supplies

Nursing home

Vision care

For all expenses, provide basic information. You may add up to 5 expenses

Service date

Month

January

Day

20

Year

2026

Was this expense for a cosmetic procedure?

Why do we ask? ▾

Yes

No

How much are you claiming?

What does this mean? ▾

\$

105

A Receipt must be provided for each expense. On a tablet, you may take a picture or use an existing one.

Add documents

Maximum file size 7 MB. Supported types: JPG, JPEG, TIFF, PNG, PDF.

Upload Files

or drop files



Go Physio reçu 2025-12-08.pdf

80 KB



Remove

Importance of uOttawa email

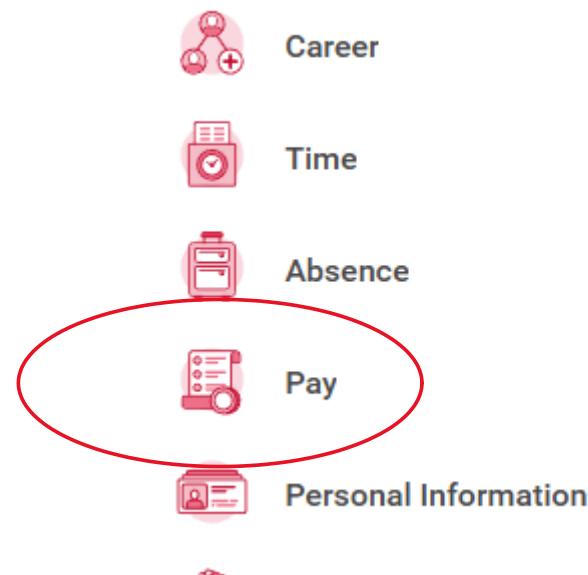
@uOttawa.ca Email

- The @uOttawa email address is the only one used by Human Resources (and we have been complaining about this for many years...)
- Visit the ASRA website for suggestions on how to access your uOttawa email account (yes, you have one).
- <https://apar-asra.ca/benefits/email>

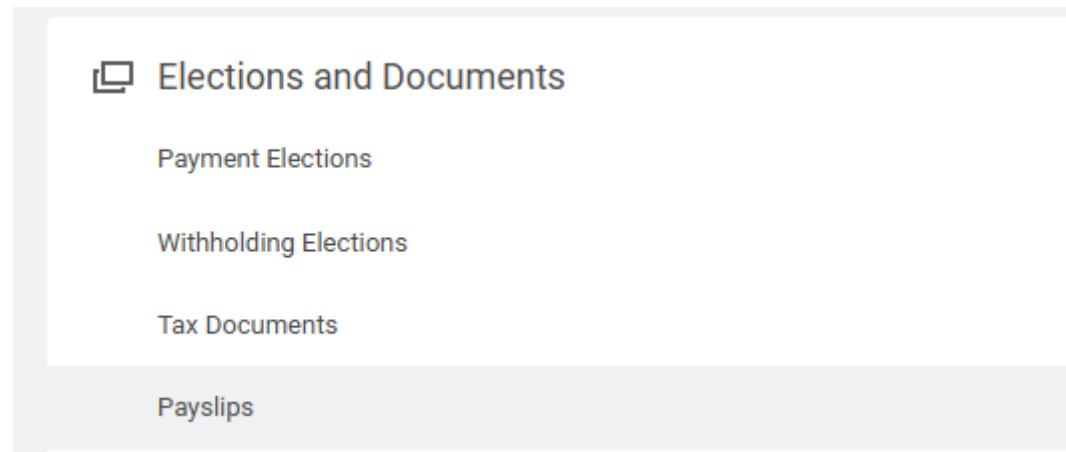
**Workday –
Access to T4a
and personal
info.**

How to access Workday

- Start with the ASRA web page on workday:
- <https://apar-asra.ca/resources/university-of-ottawa-new/workday-system>
- Click on the workday link:
- <https://wd3.myworkday.com/ottawa/login.html>
- Open “MENU” on TOP LEFT
- Select “Pay”



Select “Tax Documents” from top right menu



Use the “View/Print” button

▼ Canada Prior Years

2 élément(s)



Tax Year	Company Name	Tax Form	Payroll Account Description	Form Type	Issued Date	Employee Copy
2024	University of Ottawa	T4A	RP002	Original	2025-02-12	View/Print
2023	University of Ottawa	T4A	RP002	Original	2024-02-21	View/Print

**Assistance
provided by the
University**

Get HR or IT assistance

- Again, please visit the ASRA website:
- <https://apar-asra.ca/resources/university-of-ottawa-1>
- You will find detailed information on getting assistance
 - By email
 - By phone
 - By completing a request form
 - From HR or IT services