

April 2012, Issue 11

Chambers Group Plan April 1st Renewal!

The annual renewal for the Chambers of Commerce Group Insurance Plans is April 1st, 2012.

Important changes take effect on April 1st, including rate changes for 2012, No-Evidence Maximum (NEM) changes to the disability benefits, and changes to eligibility ages for Healthcare and Travel Insurance (brochure attached). If you have a Chambers Plan, and have not received your renewal package, please contact your local Chamber representative today:

Grande Prairie: 1-780-357-9313

Fairview/Peace River: 1-866-408-4999

Fort St John/Fort Nelson: 1-888-785-2221

“Service Support Update Forms” were sent out to all members in February with a chance to be entered in to a draw for an iPad 2!

Congratulations to “Gary Wood Holdings Ltd!”
Your new iPad 2 will be delivered to you soon!

Sunlife Mobile App is here!!

‘My Sun Life Mobile App’ for Blackberry & iPhone is here! Plan members can download and begin using the App today for added convenience and plan information!

ENCON PLAN CHANGES:

A common law spouse will be eligible for benefits coverage if he/she has cohabited with the employee for a minimum of six consecutive months (no longer 12 months) and has been publicly represented as the employee's spouse.

PLEASE NOTE THE FOLLOWING:

- If you have an employee whose common law spouse has been waiting for six months or more, the spouse will be enrolled effective April 1, 2012.
- If you have an employee whose common law spouse is already in the waiting period but has not yet met the new six-month requirement, the spouse's eligibility will be adjusted to six months from the date cohabitation commenced.
- All spouses must be enrolled within 31 days of their eligibility date.
- Your Benefits Booklet has been updated and can be downloaded from the Plan Administrator and Plan Member websites.

Out of Country Travel Insurance- **KNOW YOUR COVERAGE**

Before leaving Canada you should make sure you know what your travel insurance covers you for in the event of an emergency.

If you have pre-existing medical conditions, know what your policy will and will not cover you for when travelling. Some travel policies exclude pre-existing conditions.

If you are unsure as to what your policy covers, contact your group plan claims line before leaving the country (found in your employee booklet or Insurance carrier website).