

IMPORTANT INFORMATION ABOUT LATE APPLICANTS

Typically new full time staff must be enrolled on the plan after 90 days. Employees who miss this deadline will be treated as late applicants. Medical evidence of insurability will be required on the employee and their dependents and *no coverage takes effect until the Insurance Company approves the applicant*. All late applicants run the risk of being declined for all coverage or having an exclusion attached to their benefits. If accepted onto the plan, a late applicant and their dependents *may be subject to reduced* dental coverage limits for the first 12 months of coverage.

Late applicants commonly occur when:

- An employee gets married or begins to live common law but forgets to put a spouse on the plan before the deadline.
- An employee had previously ‘waived’ health/dental benefits because they had comparable coverage through their spouse. If that coverage ends, the employee must enroll on the plan before the deadline.
- The employee/administrator does not enroll the employee on the plan within the waiting period (usually 3 months) or the subsequent 31 days grace period
- An employee with single coverage forgets to change their dependent status within the deadline after the birth of a child
- If an employee has “opted out” of the health/dental plan because they have comparable coverage with their spouse, but decide they would like to co-ordinate coverage with both plans, the employee and dependents will be considered late. Co-ordination must be chosen at the time of initial enrollment.

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www.canwestgroup.com

Every plan has a different deadline for enrollment, so please check your booklet for confirmation of deadlines, or call your local Group Benefits Administrator.

Tips for avoiding late applicants:

- When an eligible employee joins the company, immediately enroll them on the plan! Their coverage will not take effect until the waiting period has been satisfied.

OTHER CHANGES TO NOTIFY THE INSURANCE COMPANY ABOUT IMMEDIATELY:

- -When an employee 's salary changes
- -When an employee or dependent has a name change

Chambers Group Plan April 1st Renewal!

The annual renewal for all the Chambers of Commerce Group Insurance Plan's is April 1st, 2010. Important changes take effect on April 1st, including dental maximums for one and two person firms, and rate changes for 2010. If you have a Chambers Plan, and have not received your renewal package, please contact your local Chamber representative:
Grande Prairie: 1-780-357-9313
Fairview/Peace River: 1-866-408-4999
Fort St John: 1-888-785-2221