

**HOW TO MANAGE EMPLOYEE CHANGES:
Eligibility Requirements/ Terminations/ Leaves/
Continuation of Benefits/ Reinstatements**

- **ELIGIBILITY REQUIREMENTS:** Make sure your employees are meeting the eligibility requirements of your group contract. Employees that are on the plan but DO NOT meet these requirements may be paying for coverage that they ARE NOT entitled to.
- **REPORTING TERMINATIONS:** Be sure to report the CORRECT REASON the employee is terminating. You must indicate whether the employee is terminating employment, being laid off, going on Maternity or a leave of absence. *EXAMPLE:* By not communicating Maternity leave, layoff or leave of absence to the insuring company, the employee may have repercussions and implications when returning to work, reinstating benefits, or in making future disability claims.
- **LEAVE OF ABSENCE/ MATERNITY LEAVE/ LAY OFFS AND CONTINUATION OF BENEFITS:** Some insuring companies allow laid off/ employees on leave to keep CERTAIN PORTIONS of the benefits in place for a CERTAIN AMOUNT of time, as long as premiums are paid. *REFER TO YOUR GROUP CONTRACT FOR DETAILS.*
- **REINSTATEMENTS:** – Check your Group Contract regarding reinstatement periods for when an employee returns to work after taking a leave of absence/Maternity leave.
- **FOR CHAMBERS GROUP PLAN INFORMATION PLEASE SEE NEXT PAGE**

Tips for avoiding problems at reinstatement time:

- Properly indicate to the insuring company whether the employee is being LAID OFF, taking a LEAVE OF ABSENCE, going on MATERNITY LEAVE, or TERMINATING EMPLOYMENT.
- Be sure to indicate the EXPECTED DATE OF RETURN TO WORK
- CALL AHEAD and speak with a Group Administrator who can give you tips and suggestions for avoiding possible problems.

Be sure to refer to your group contract or contact your local Group Administrator for help in these situations.

Chambers of Commerce Group Insurance Plan Firms PLEASE NOTE:

- **ELIGIBILITY REQUIREMENTS:** Employees MUST BE considered FULL TIME, NON-SEASONAL, working a MINIMUM of 20 hours PER WEEK. *An average over the month of twenty hours per week DOES NOT qualify the individual for benefits. LIFE AND DISABILITY CLAIMS CAN AND HAVE BEEN DECLINED DUE TO NON-ELIGIBILITY OR EMPLOYEES NOT 'ACTIVELY' AT WORK AT THE TIME OF CLAIM.*
- **ATTENTION OILFIELD INDUSTRY RELATED BUSINESSES:** If you experience fluctuations or periods of slower work such as Spring Breakup, PLEASE NOTE THE FOLLOWING:
- **IF YOU HAVE EMPLOYEES WHO FALL INTO THE FOLLOWING CATEGORIES:**
 - **Employees that are not working due to a shortage of work**
 - **Employees working decreased or fluctuating hours each week**
 - **Employees who work on rotating shifts (example: One week on/One week off)**
- **THEY MAY NOT BE ELIGIBLE FOR COVERAGE THROUGH THE CHAMBERS GROUP PLAN. PLEASE CALL YOUR ADVISOR AT CANWEST GROUP BENEFITS OR THE CHAMBERS OF COMMERCE CUSTOMER SERVICE LINE FOR MORE INFORMATION ON ELIGIBILITY REQUIREMENTS**
- **IF THIS IS GOING TO AFFECT YOUR GROUP SIGNIFICANTLY, PLEASE CONTACT US AS WE HAVE CONFIRMED WITH OUR OTHER INSURANCE PARTNERS THAT THEY CAN ACCOMMODATE COMPANIES IN THE OILFIELD INDUSTRY.**

Other Chamber NEWS: PRESCRIPTION DRUG CARD NEW FORMAT

You will now receive your TELUS ASSURE cards much faster! The ASSURE cards (prescription card) will now be printed and *included right in the Employee Booklet*, on the page immediately following the Certificate of Insurance. The cards will be printed on similar paper stock as the Certificates of Insurance and will include the same data as existing ASSURE cards.

We're on the Web!
www.canwestgroup.com