

Key Points For New Administrators

Adding new employees: You will need to fill out and submit an employee application form to our office. The employee's coverage will be eligible 90 days after their date of full time employment.

120 day window: If you do not submit an employee application within 120 days of the employee's date of full time employment they will be treated as a late entrant.

There are two penalties for late entrants.

1. The employee and his/her family has to complete a medical questionnaire – **pre-existing health conditions might not be covered**. If an employee is enrolled on time, a medical is never required.
2. The employee and his/her family members will only have a **dental allowance of \$250** in the first 12 months of coverage.

Reinstating employees: Coverage for an employee who has been laid-off, terminated or taken a leave of absence may be reinstated provided that employee returns within six months of the termination date and we are notified of the return in writing within **31 days**. Coverage is effective on the first of the month following the date of return.

Employee termination: To remove a staff member you need to complete a termination request form. You can do this by filling out the form and sending it to our office, or by logging in as an administrator in www.my-benefits.ca and terminating the coverage yourself.

Status changes: You have 60 days to submit an employee change request form if you have a new baby, adopt a child, get married, or if you have lived with a common law spouse for 12 months. If you do not submit the changes within 60 days there will be penalties to your newly added dependents.

What if an employee has coverage through their spouse? Even if an employee has health and dental coverage through their spouse it is mandatory that they go on the plan for basic life insurance and disability coverage. If an employee's spouse loses their health and dental coverage through their employer, you have 30 days to notify us or make the changes online in order to avoid late entrant penalties.

What if an employee goes on sick/disability leave? If someone on your plan becomes disabled for 6 months, it is imperative that you contact the Chambers Plan Service Centre at 1-800-665-3365 immediately. If the employee passes away while on sick leave his life insurance claim may be denied unless the Chamber Plan was previously notified about the disability.

You can find all of the forms mentioned above by clicking on client resources on our website.

If you have further questions, please contact customer service

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