

Plan Administration Reminder & Tips



Questions

If you have questions regarding Plan coverage the quickest route to an answer is through Chambers Plan **Customer Service Line at 1-800-665-3365 Ext. 2**. **Please have your firm number and certificate number ready when you call.**

Administration Checklist

- We **review our Administration and Claims Guide** at least once a year. Administration of benefits is a top priority and **employee changes/updates are processed immediately** (i.e. **salaries**, terminations, marital status, new dependents, etc.).
- Our firm **uses my-benefits** on-line administration so we can track and confirm changes.
- We **immediately enroll new (eligible) employees** onto our plan (so they will not be treated as late entrants). *Their coverage will NOT take effect until their waiting period has been satisfied.*
- Spouses** (with coverage that terminates under another plan) **are enrolled immediately** so they are not treated as late entrants.
- Administration **forms are obtained on-line** from *my-benefits.ca* or *www.chamberplan.ca*.
- We **meet our participation requirements** (Firms with 1-4 employees require 100% participation; firms with 5 or more employees require 75% participation).
- Eligible employees “**waiving**” all benefit coverage have completed a “Benefit Waiver Form” and a copy is in their employee file.
- Employees have their **claim reimbursements deposited directly** to their bank accounts. All **employees have registered for my-benefits** where they can submit and track the status of their claims on-line.
- We are aware Basic Life, AD&D, Short Term Disability (WI), Long Term Disability (LTD), Critical Illness, and Dependent Life Insurance premiums are **TAXABLE benefits** to our employees. The premiums for these benefits are deducted from employee net pay or added to their earnings as taxable income.
- We are aware coverage for **terminated employees** (including leave of absence, laid off, etc.) ends at the end of the month following termination with the exception of disability coverage which terminates immediately.
- Owners and employees continue to meet Chambers Plan **eligibility requirements** (they are full-time employees and they **work not less than 20 hours per week** – *an average over the month of 20 hours per week does not qualify the individual for benefits*). Seasonal employees are not eligible for coverage. We are aware the Retiree Plan (for Owners and Executives) and ContinYou plan (for all employees) may be options for employees who leave our plan or become ineligible for coverage.
- Chambers Plan, is notified if an **employee becomes disabled** (even if we don't have disability benefits on our plan) as they may be eligible for Life Waiver Benefits. Employees who do not apply for Life Waiver Benefits may not be eligible for life insurance benefits at a later date.
- We've created a **continuation of benefits policy** outlining how long we will continue to pay for an employee's health and dental benefits should they become disabled.
- I am aware **Life and Long Term Disability (LTD) coverage** for employees is only up to the NEM (non-evidence maximum) and employees who are eligible for coverage above the NEM limit (based on earnings) must complete a Statement of Health form and apply for any excess coverage.
- We've talked with our advisor about the **changes to EI benefits**. If we don't hold Weekly Indemnity coverage we have also discussed the possibility of a **one-week gap in coverage** and changes that should be made to our LTD coverage to avoid this.

Chambers of Commerce Group Insurance Plan®

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Remember – If an employee's work schedule **drops below 20 hours per week** they are no longer eligible for coverage and must be removed from the plan.

Add eligible **new employees** to your plan as soon as they are hired.