



10 To-Dos for Plan Administrators

- 1. Review the Plan *Administration and Claims Guide*** at least once a year. Hint: Add this to your calendar so it's one less thing to remember!
- 2. Add new eligible employees to the Plan as soon as they're hired.** Coverage begins immediately following the **waiting period**. Make updates/changes (salaries, terminations, marital status, new dependents, etc.) right away on my-benefits.ca. **Important:** Spouses with coverage that terminates under another plan must be enrolled immediately so they're not treated as late entrants.
- 3. Meet the participation requirements** for a company your size (Firms with 1-4 employees need 100% participation; firms with 5 or more employees need 75% participation). Check that eligible employees waiving all benefit coverage have completed a **Benefit Waiver Form** and a copy is in their employee file.
- 4. Ensure employees continue to meet Chambers Plan eligibility requirements:**

For Covered Firms effective prior to March 1, 2024:
Employee means a person who is domiciled in Canada and

 - Is a proprietor of, or partner in, a Covered Firm, or
 - Is employed by a Covered Firm on a full time basis working no less than 20 hours per week, or
 - If elected by the Covered Firm, is employed by a Covered Firm on a full time basis working no less than 20 hours per week.

For Covered Firms effective on or after March 1, 2024:
Employee means a person who is domiciled in Canada and

 - Is a proprietor of, or partner in, a Covered Firm, or
 - Is employed by a Covered Firm on a permanent basis, working no less than 15 hours per week.

Seasonal employees are not eligible. The **Johnston Group Retiree Plan** or **ContinuYou®** may be options for employees who leave the Plan or become ineligible.
- 5. Let employees know they can call Chambers Plan** at 1-800-665-3365 with any questions. They can **find forms on my-benefits** or at chamberplan.ca.
- 6. Make sure employees have their claim reimbursements deposited directly to their bank accounts. All employees should register for my-benefits** so they can submit and track their claims online through the convenient app.
- 7. Let employees know that Life/AD&D, Weekly Indemnity (WI), Long Term Disability (LTD), Critical Illness (CI), and Dependent Life insurance benefits are non-taxable benefits** if the premiums are deducted from their net pay or added to their earnings as taxable income.
- 8. For employees who leave your firm, are laid off or go on strike, or are granted a leave of absence, make them aware all coverage ends following the last day of work.**
- 9. If an employee becomes disabled, notify Chambers Plan, even if you don't have disability benefits, because that person may be eligible for Life Waiver Benefits. Employees who don't apply for Life Waiver Benefits may not be eligible for life insurance benefits at a later date.**
- 10. Life, WI and LTD coverage for employees is only up to the firm's Non-Evidence Maximum (NEM).** Employees who are eligible for coverage above the NEM (based on earnings) must complete a **Statement of Health** form and apply for extra coverage.