



# Plan Administrator Cheat Sheet

## WHO IS ELIGIBLE?

Canadian residents under the age of 75

Permanent employees working a minimum of eight months per year and not less than 15 hours per week\*

Married spouse, or common-law spouse the employee has lived with for 12 months

Children under 21 (or up to 25 if a full-time student)

Children of any age who are disabled

## OPTING OUT

Employees and their families can opt out of health & dental if they already have this coverage elsewhere. They will need to provide proof of insurance, and participation is mandatory for all other types of benefits (Life, CI, EAP, etc.)

## WHEN TO ADD A NEW EMPLOYEE?

Right away! If you add new staff right when you hire them, their benefits will kick in after your firm's waiting period. If you don't, they may be considered 'Late Entrants'.

## MAJOR LIFE CHANGES?

Just married? New baby? Be sure to add new family members within 60 days, otherwise a *Dependent Statement of Health* will be required. Some other instances where you need to update employee profiles include **Divorce/Separation, Medical Leave, Maternity Leave, Loss of duplicate coverage elsewhere, and Change of address to another province.**

## LATE ENTRANTS

Any eligible employee who did not apply for coverage within 30 days of your firm's waiting period will be considered a 'Late Entrant'. They (and their dependents, if applicable) will need to submit a *Statement of Health* and **will only have coverage if they are approved.** They are also subject to a \$250 dental benefit maximum in the first 12 months of coverage.

## HOW TO ADD A NEW EMPLOYEE

On *my-benefits*®, click *Add New Employee* and follow the steps.

**Online enrolment,** click on *Employees* in the left-hand menu on *my-benefits*. Then you and your employee can fill out the form online.

## HOW TO REMOVE AN EMPLOYEE

On *my-benefits*, click *Employee Coverage Changes*, then *Employment Change*. Provide their last day of work and the reason.

\*For firms who were on the Plan prior to March 1, 2024, and had opted not to include their part-time employees, employees must be full-time and working no less than 20 hours per week to be eligible.