



Reuter Insight

December 2011

Administration Procedures and Reminders

- Ensure that employee coverage is updated to reflect any salary changes. If a salary change causes an employee to exceed the non-evidence maximum for any benefit, the employee is required to submit evidence in order to obtain the increased maximum.
- Be sure to notify your insurance carrier of any layoffs or leaves of absence, in order to confirm any extension of coverage.
- Inform your insurance carrier of any employees not actively at work due to sickness or injury, to ensure that appropriate applications are completed within the required timeframes, including employees covered by WSIB.

Some important employee considerations are:

- Remind employees to provide any changes in dependent information, including change or addition of a spouse or dependent, within 31 days of the change.
- Confirm that employees have provided current beneficiary information and update the information accordingly, in order to avoid insurance proceeds going to their estate, being taxed and going to probate.
- Encourage employees to sign up for online access and direct deposit where applicable, to expedite the payment of claims.