THE SOURCE

In this Issue:

REMINDER

For the most up-to-date information regarding COVID-19 and travel, please visit the Travel tab in GroupSource's COVID-19 hub.

If you have any further questions, reach out to your GroupSource representative.

WHAT'S HAPPENING

NON-EVIDENCE MAXIMUM (NEM) REPORTS

WHAT IS A NON-EVIDENCE MAXIMUM?

Your benefit plan may be set up with a Non-Evidence Maximum (NEM) for Basic Life, AD&D, ASI and Disability benefits. The NEM is the maximum amount of insurance a member qualifies for under the plan without providing any medical information to the Insurer.

A member may become eligible for a higher benefit level based on changes to their reported earnings. If an employee is eligible for an amount of insurance that exceeds the NEM, the portion of the increase in excess of the NEM will be subject to the submission and approval of the Evidence of Insurability Form.

You *must* offer the member any additional benefit amount for which they are eligible.

HOW DO YOU KNOW WHO IS ELIGIBLE?

GroupSource will automatically generate a "Non-Evidence Maximum Notification" with your Billing Statement for any member whose earnings make them eligible for benefits exceeding the NEM. This report shows the member's current coverage and premium, as well as the additional coverage that the member is eligible for and the corresponding premium.

You can also access the report using the following tutorial on the Resource Centre:

View the tutorial

For details on how your eligible employees can apply for the additional coverage and details of the process, please visit the Resource Centre.

CHANGES TO NEW ENROLLMENT EMAILS - EFFECTIVE JUNE 1

As of June 1, 2022, Plan Administrators will no longer receive an email from their Billing Administrator when new enrollments entered directly into WEBS, either through the Paper Enrollments or Enrol-ME function, are approved. Changes that are input into WEBS are acted upon within 1 business day and Plan Administrators are able to review completed enrollments and access an employee's OneCard directly by visiting the "List All Enrolled Employees" section of WEBS.

If you have any questions on this change or would like to continue to receive these confirmation emails, please contact your Billing Administrator prior to June 1, 2022.

GENERAL HOUSEKEEPING

UPDATING PLAN INFORMATION IN WEBS

All enrollments for new employees and changes for existing employees must be reported to GroupSource within 31 days of the effective date of the change. If these are not reported within 31 days, coverage may be denied until medical evidence is submitted and approved. Failure to communicate these changes could result in denial of coverage.

Examples of other changes that are frequently missed include:

- Additions of dependent children
- Additions of spouses and/or common-law spouses
- Salary changes
- Leaves of Absences or interruptions to the employee being actively at work
- Address changes, particularly if the employee is moving between provinces
- Employee terminations

Ensure that all relevant changes are updated for your employees in WEBS. For questions relating to these changes, please reach out to your Billing Administrator.

POWER TOOLS FOR PLAN ADMINISTRATORS

FREE MONTHLY WEBINARS

Get helpful tips and training on WEBS, enrol-ME Online, and more!

Register for our free monthly webinars on the new GroupSource Plan Administrator Resource Centre. Everything you need to know about administering your benefits plan is available at your finger tips anytime.

Visit the Resource Centre

Questions or comments?

Please contact your Client Service Coordinator or Billing Administrator.

Email: AskAdmin@groupsource.ca