

GroupSource

THE SOURCE



The Source delivers the updates you need to know to best administer your benefits plan.

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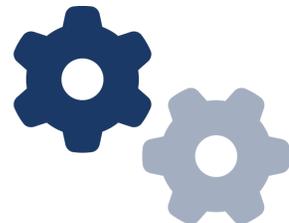
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REMINDERS

HEALTH AND DENTAL CLAIMS PROCESSING TIPS

Understanding the reasons why claims can be delayed in processing will help you and your employees more effectively navigate making claims. Below are the 3 most common reasons that a claim may be delayed in processing:



1. Incomplete Information is provided (i.e.: blurry images of receipts, information cut off in images or not included with submission)
2. There is missing documentation for the claim, including missing referrals, prescriptions, diagnosis, date of service & patient name.
3. An Explanation of Benefits for Coordination of Benefits is not provided from the primary insurance when members are claiming through more than one group benefits plan.

Communicating these common setbacks to your employees can help prevent delays in claims processing and ensure a smoother claims experience.

SPARROW IS COMING SOON!

Starting October 1, 2024, those clients with existing Employee and Family Assistance Programs, Medical Second Opinion, and/or Virtual HealthCare benefits will be enrolled in sparrow, our new wellness concierge service. sparrow will transform how your team

accesses healthcare and prioritizes their well-being.

Stay tuned for more information and resources to come soon through email and on the Plan Administrator Resource Center

IMPORTANT UPDATES

ANNUAL OVERAGE DEPENDENT UPDATE

With your July billing statement, WEBS™ automatically generated a notification and provided an application for all members that have an over-age dependent child. Confirmation is required annually that the dependent child is a student in full-time attendance at an accredited post-secondary institution, is not working full-time, mainly dependent on the member, and is not married or living with a common-law spouse.



Members must complete the application as of the date on the form in order to keep the dependent on the plan. If GroupSource does not receive an updated application for all applicable dependents, the dependent will automatically be removed from the plan effective August 31st.

As a Plan Administrator, you can make this change directly in WEBS™, or send the completed form to your Billing Administrator via email, mail, or fax. For further details on this process, please visit the [Plan Administrator Resource Centre](#).

WHAT'S HAPPENING

YOUR MONTHLY BILLING STATEMENT

Every month, GroupSource produces a Billing Statement indicating the premiums due for the month. As the Plan Administrator, you will receive an email from GroupSource with a notification advising that the current bill is available on WEBS.



It is a plan administrator's responsibility to access the monthly billing statement within a timely manner, and to review the billing to ensure all information is accurate and that requested changes have been implemented. This includes reviewing for the following:

- Enrollment or termination of an employee
- Addition or termination of dependent coverage, salary changes, division or class changes
- Approval or termination of waiver of premium for an employee
- Absence from work due to a layoff, leave of absence or parental leave

Ensure that all members who are meant to be enrolled with active coverage are listed on the billing statement, and that statuses and premiums are correct for each employee. For any corrections, reach out to your Billing Administrator to have the updates made. To ensure all changes are reflected on the current billing statement, all changes must be submitted to the Billing Administrator before the 22nd of each month.

For more information on your monthly billing statement and making premium payments, please [visit the Plan Administrator Resource Centre](#).

REQUESTS FOR EXTENSION OF BENEFITS BEYOND TERMINATION

As part of a severance package, an employer may wish to offer an extension of employee group benefits beyond the employee's termination date. Benefits extended beyond termination *do not* include Disability coverage or Emergency Travel Assistance.



The following information is required by the Insurer to review the request:

- The employee's last scheduled day of work duration of the requested extension.
- Whether the employee will remain on payroll or be paid out in a lump sum.
- Whether the employee will be "consulting" for your company after termination.

Because extensions of benefits are subject to approval by the insurer, you must reach out to GroupSource **before** offering the package to your employee. For more details, please visit the [Plan Administrator Resource Centre](#).

GENERAL HOUSEKEEPING

WAIVER OF PREMIUM PROVISION

Waiver of Premium is a provision in your contract in which the insurer may waive premiums for certain benefits for disabled employees. If an employee becomes totally disabled before age 65 or retirement, and remains totally disabled for at least six consecutive months, select benefits may continue without payment of premiums for as long as the employee medically qualifies, until they return to work or reach age 65, whichever comes first.



As the Plan Administrator, you have several responsibilities in the case of disabled employees as it pertains to Waiver of Premium, as follows:

- Ensure all employees on a disability or medical leave - whether or not paid by this benefit plan or by Workers' Compensation - receive the forms necessary to apply for Waiver of Premium within the required timeframes.
- When notified of a waiver of premium being approved for an employee, review the billing statement to ensure that premiums are being waived appropriately. Notify your Billing Administrator with any concerns or questions.
- When an employee returns to active work, notify your Billing Administrator of their return and review the billing statement to ensure all appropriate premiums are being charged.

For more information regarding the Waiver of Premium Provision, please contact GroupSource or [visit the Plan Administrator Resource Centre](#).

POWER TOOLS FOR PLAN ADMINISTRATORS



PLAN ADMINISTRATOR RESOURCE CENTRE

Need a quick refresher on how to make a change? Want to review the information required before making an employee update? All of this and more is available at your fingertips on the [GroupSource Plan Administrator Resource Centre](#).

A link to this searchable database is also available on the Home Page of WEBS.

FREE MONTHLY WEBINARS

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



us at any of the upcoming Webinars:

- September 11, 2024
- October 16, 2024
- November 6, 2024

All Webinars begin at 11 AM MST.

Register using the links found on the [GroupSource Plan Administrator Resource Centre](#).

QUESTIONS OR COMMENTS?

Please contact your Client Service Coordinator or Billing Administrator, or reach out to our Administration email at AskAdmin@grouppsource.ca.

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