



GroupSource

THE SOURCE



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

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REMINDERS

UPDATING PLAN MEMBER INFORMATION IN WEBS

The end of the year is fast approaching. What important updates do you need to submit to your Billing Administrator?

Please review the following information with your plan members and submit updates to your Billing Administrator before December 13, 2024 (if applicable):

- Health Spending Account (HSA)/Lifestyle Wellness Spending Account (LWSA) amounts that need to be manually calculated and reported
- Review of Annual Earnings in WEBS
- Beneficiary updates
- Plan member contact information; address, email, and phone number
- Plan member dependent information

Review of annual earnings in WEBS

Updating annual plan member earnings ensures all salary-linked benefits are accurately increased in relation to earnings. A change in earnings may affect the level of benefit for some of your employees' benefits, including Life Insurance and Disability Insurances. If a salary change occurs and is not reported, and a Life or

Disability claim occurs, the Insurer holds the benefit level to the employee's last reported earnings.

You can easily review annual earnings in WEBS (on your billing statement or in the Employee Information (EE) screen), or we can provide you with a salary spreadsheet for you to update. This allows you to review all employees at once in an Excel format and complete any changes necessary to update your plan.

If you have changes to make, save time and ask your GroupSource Billing Administrator to import the salary information into WEBS File Service directly.

[Click here for more information.](#)

Beneficiary updates

Please remind your Plan Members to review their beneficiary designations each year. For changes, please ask the member to complete and sign a beneficiary change form. The original signed copy must also be retained as the insurer may request the original form at the time of claim.

Beneficiary change forms can be found on WEBS in the 'Forms and Insurer Information' section and on the Plan Administrator Resource Centre.

[Click here for more information.](#)

Plan Member Contact Information

In the event that GroupSource needs to contact a member regarding a claim, it's important to have all of their current information on file. Ensure your members' contact information is up-to-date in WEBS. This includes their personal and work emails, their home address, and their telephone number.

Your Billing Administrator can provide you with a report of the information we have on file, or you can check the information in WEBS and enter the new details.

[Click here for more information.](#)

Listing dependents in WEBS

Many plan members and administrators are unaware that **all** eligible dependents must be listed on the Employee Enrolment Card and in WEBS. It's important to list all dependents in WEBS, regardless of whether or not they will be participating in the Health & Dental benefits plan. Your Billing Administrator will review the dependent information submitted to ensure all dependents have their entitled benefits.

One of the most commonly missed benefits is Dependent Life. Even if a member's dependents have coverage through another group plan, Dependent Life is a *mandatory* benefit for all eligible dependents.

[Click here for more information.](#)

IMPORTANT UPDATES

2025 EMPLOYMENT INSURANCE ADJUSTMENTS

The federal government announced its annual revisions to Employment Insurance (EI) maximums and premium rates. Effective January 1, 2025, the following changes will affect Short Term Disability (STD) volumes:

2024

Calculation: $\$63,200 \times 55\% / 52$ weeks

Maximum EI Weekly Benefits Payable to Claimants: \$668

2025

Calculation: $\$65,700 \times 55\% / 52$ weeks

Maximum EI Weekly Benefits Payable to Claimants: \$695

What does this mean for you?

This change affects your STD plan if:

- The benefit is a flat amount equal to the EI maximum
- The STD maximum is equal to the EI maximum
- STD benefits are calculated using EI maximum insurable earnings

If your STD plan is affected, your January billing statement will show premium adjustments for plan members eligible for an increased benefit. Plans with a benefit lower than the EI maximum will not change unless you specifically request a change. If your insured STD plan or self-insured sick leave plan provides a maximum weekly benefit less than the new EI weekly maximum benefit of **\$695**, your plan may not qualify for the EI premium reduction program.

Contact your GroupSource Client Service Representative for more information.

WHAT'S HAPPENING

HSA/LWSA AMOUNTS FOR 2025

This is only applicable to plans that include:

- Healthcare Spending Account (HSA) *and* Lifestyle and Wellness Spending Account (LWSA) amounts
- The option for members to choose their allocation amounts for each benefit at the beginning of the year

For those groups that meet the above criteria, your Billing Administrator will contact you with a spreadsheet to assist with tracking the allocation amounts for your employees. Please obtain your plan member selections and report them to your Billing Administrator prior to December 13, 2024. These allocation amounts are required even if they are not changing from the previous year. Each year the amount resets to zero and GroupSource is required to manually report these amounts.

[Click here for more information.](#)

DIRECT PAYMENT OPTIONS

When it comes to the payment of premiums, there are several options that automate payment electronically, helping to avoid payment delays and any associated

interruptions.

Options include having your group set up with Pre-Authorized Debit (PAD) withdrawal. This allows automatic payments of premiums to be made to GroupSource on the 10th of each month. Alternatively, you can have an Electronic Funds Transfer (EFT) set up through your Financial Institution.



To be set up for either of these options, please contact your GroupSource representative for required forms and next steps.

GENERAL HOUSEKEEPING

SUBMITTING MEMBER CHANGE FORMS

Need to make changes to the information for existing employees? As a Plan Administrator, you can make changes for employees directly in WEBS, or send a completed Member Change Form to your Billing Administrator for processing, either via email, mail or fax.

Member Change Forms can be found on WEBS by selecting the GroupSource folder under the “Forms and Insurer Information” link on the main menu. Please ensure that the form is completed in its entirety for the appropriate change, including full name, effective date, and reason for change. For more information, please [visit the Plan Administrator Resource Centre.](#)

REQUESTS TO WAIVE THE WAITING PERIOD

The Waiting Period is a provision in your contract with the Insurer. A member must be continuously employed during the entire Waiting Period before benefits commence.

As a hiring incentive an employer may occasionally wish to waive the Waiting Period. The request to Waive the Waiting Period may be approved in the following cases:

- Where a new member holds a senior position or is deemed to be a “key” staff member; or
- Where it is a condition of employment, or
- Where an existing member is newly eligible for benefits (i.e. due to moving from regular part-time hours to full-time hours), provided they have worked on a continuous and uninterrupted basis for the previous 6 months

The request to waive a Waiting Period is a request for an exception to the contractual provision. If you wish to request this exception for an employee that satisfies one of the above conditions, both the request and the completed enrollment for the employee must be received within 31 days of the employee’s effective date. Exceptions will not be granted if either the request or the enrollment card are received after 31 days, and employees will have to satisfy the full waiting period. For more information on submitting a request to waive the waiting period, please [visit the Plan Administrator Resource Centre.](#)

If you have any questions with this, please reach out to your Billing Administrator.

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 the earlier of age 65 or retirement, and remains totally disabled for at least six consecutive months, their premiums for select benefits may continue without payment of premiums for as long as the employee medically qualifies, and until the earlier of returning to work or age 65.

When an Employee is unable to work due to illness or injury, their absence from work must be reported to GroupSource, whether or not there are disability benefits included on the plan. Reporting and recording the absence allows WEBS to generate a monthly billing to alert the Plan Administrator when an employee on leave has satisfied the Waiver of Premium waiting period, and a claim can be initiated.

If the absence is not reported, this notice is not generated and the timeframe for applying for Waiver of Premium can be missed. Benefit coverage ends when the Employee no longer satisfies the eligibility requirements in the contract. This includes being absent due to disability.

If the Waiver of Premium is not applied for to keep the benefits in force, the Life and Living Benefits coverages may be impacted, which could result in future claims being declined.

If your plan does not include disability benefits, the stand-alone Waiver of Premium provision may apply. Check your booklet under the Group Life Benefit section of the Schedule of benefits to confirm if it included.

POWER TOOLS FOR PLAN ADMINISTRATORS



WEBS NAVIGATION VIDEOS

Get helpful video demonstrations on how to make the most common changes in WEBS. Navigation videos are now available in the Plan Administrator Resource Centre.

[Check them out here to get started!](#)



FREE MONTHLY WEBINARS

Get helpful tips and training on WEBS, Enrol-ME Online, and more! Join us at any of the upcoming Webinars:

- December 11, 2024
- January 8, 2025
- February 5, 2025

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@groupsource.ca.

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