



GroupSource

# THE SOURCE



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

## IN THIS ISSUE

### REMINDERS

- Updating Plan Member Information in WEBS

### IMPORTANT UPDATES

- 2024 Employment Insurance Adjustments

### WHAT'S HAPPENING

- The New Canada Dental Care Plan
- HSA/LWSA Amounts for 2024

### GENERAL HOUSEKEEPING

- Submitting Member Change Forms
- Requests to Waive the Waiting Period

### POWER TOOLS FOR PLAN ADMINISTRATORS

- WEBS Navigation Videos
- Free Monthly Webinars
- Plan Administrator Guide

## 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 15, 2023** (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**

It is imperative that all changes in earnings are reported to GroupSource within 31 days of the change taking effect. 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 should occur, the Insurer could hold the benefit level to the employee's last reported earnings.

Updating annual plan member earnings ensures all salary-linked benefits are accurately increased in relation to 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!

For more information on how earnings are calculated for your employees, check your Booklet or contact your Billing Administrator. [You can see more tips regarding salary updates here.](#)

## **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**

Please 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.

In the event that GroupSource needs to contact a member regarding a claim, it's helpful to have all of their current information on file.

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 EVEN IF THERE IS NO HEALTH AND DENTAL**

Many plan members and administrators are unaware that all eligible dependents need to be listed on the Employee Enrolment Card and in WEBS. This is most often because the dependents have coverage through another group insurance plan, and the family is waiving Health & Dental benefits on your benefits plan. [Click here for more information.](#)

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

### 2024 EMPLOYMENT INSURANCE ADJUSTMENTS

The federal government announced its annual revisions to Employment Insurance (EI) maximums and premium rates. Effective January 1, 2024, the following changes will affect Short Term Disability (STD) volumes:



#### 2023

Calculation: \$61,500 X 55%/ 52 weeks

Maximum EI Weekly Benefits Payable to Claimants: **\$650**

#### 2024

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

Maximum EI Weekly Benefits Payable to Claimants: **\$668**

#### 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

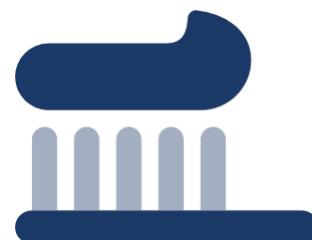
If your STD plan is affected, your January billing statement will show premium adjustments for plan members eligible for an increased benefit. Plans with a benefit lower than the EI maximum will not change unless you specifically request a change. If your insured STD plan or self-insured sick leave plan provides a maximum weekly benefit less than the new EI weekly maximum benefit of **\$668**, your plan may not qualify for the EI premium reduction program. Contact your GroupSource Client Service Representative for more information.

## WHAT'S HAPPENING

### THE NEW CANADA DENTAL CARE PLAN

In 2022, the Government of Canada announced the introduction of the new Canada Dental Care Plan.

As of December 31, 2023, there are new tax slip processes required from Plan Sponsors as part of the introduction of this plan.



The government will now require employers to report any private dental coverage offered to their employees on their T4/T4A tax slip. This means that for the taxation year of 2023 and going forward, an employer must indicate whether or not an employee had access, on December 31 of the taxation year, to Dental Care Insurance or coverage of dental services of any kind, including a Health Care Spending Account (HSA). An employer must declare eligibility for a Dental Care Insurance benefit, even if the coverage is optional or the employee has opted out.

Your monthly billing statement will provide all the details regarding level of coverage for your employees. For ease of use, you can also generate a spreadsheet version of your billing statement, with all of the levels of coverage for your employees. [Click here to learn how.](#)

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## HSA/LWSA AMOUNTS FOR 2024

This is only applicable to plans that include:

- HSA and LWSA amounts
- Plans where members are able to choose their allocation amounts for each benefit at the beginning of the year



Please obtain your plan member selections and report them to your Billing Administrator prior to **December 15, 2023**. 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.](#)

## 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. [Visit the Plan Administrator Resource Centre for more information.](#)

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### REQUESTS TO WAIVE THE WAITING PERIOD

The Waiting Period is a legal 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 Insurance Company retains the right to approve or decline any requests 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

[Visit the Plan Administrator Resource Centre for more information.](#) If you have any questions about this, please reach out to your Billing Administrator.

## 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!](#)



### FREE MONTHLY WEBINARS

Get helpful tips and training on WEBS, Enrol-ME Online, and more! Register using the links found on the [GroupSource Plan Administrator Resource Centre.](#)



### PLAN ADMINISTRATOR USER GUIDE

Check out the updated WEBS™ Online Administration User Guide, updated to reflect the new look of WEBS™. The link to this guide is located on the home page of WEBS™.

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### QUESTIONS OR COMMENTS?

Please contact your Client Service Coordinator or Billing Administrator, or reach out to our Administration email at [AskAdmin@groupsource.ca](mailto:AskAdmin@groupsource.ca).