

THE SOURCE

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REMINDER

EMPLOYEE ELIGIBILITY AND RECORDING CHANGES

All employees who meet the eligibility requirements under your employee group benefits plan **must** be offered participation in your plan. For example, if the class description states “All Eligible Employees,” that means every employee who works the minimum number of hours per week stipulated in the Booklet **must be offered enrollment**. Learn more [here](#).



Please inform your Billing Administrator of all changes to plan member information **within 31 days** of the effective date of the change. This is to ensure that plan members have the correct level of benefits and are being billed appropriately. Some of the most commonly missed changes are:

- **Plan members not actively at work.** Examples include: Parental Leave, Layoff, Medical Leave, Worker’s Compensation, or Personal Leave of

Absence. [Click here](#) for more information.

- **New employees that have satisfied their waiting period and need to be added to the benefits plan.** After 31 days these plan members may be required to submit medical evidence to secure benefits (benefits are not guaranteed). [Click here](#) for more information.
- **Plan members that are no longer eligible for benefits due to termination of employment, or they are not working the minimum hours required to remain on the benefits plan** (see your booklet for details). [Click here](#) for more information.
- **Plan members adding new dependents after a marriage, satisfaction of the common-law partner cohabitation period** (see your booklet), or the birth or adoption of a child. [Click here](#) for more information.

IMPORTANT UPDATES

2023 EMPLOYMENT INSURANCE ADJUSTMENTS

The federal government announced its annual revisions to Employment Insurance (EI) maximums and premium rates. Effective January 1, 2023, the following changes will affect Short Term Disability (STD) volumes:



2022

Calculation: $\$60,300 \times 55\% / 52$ weeks

Maximum EI Weekly Benefits Payable to Claimants: \$638

2023

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

Maximum EI Weekly Benefits Payable to Claimants: \$650

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 **\$650**, your plan may not qualify for the EI premium reduction program. Contact your GroupSource Client Service Representative for more information.

WHAT'S HAPPENING

UPDATING PLAN MEMBER INFORMATION IN WEBS



The end of the year is fast approaching. Are you aware of the important updates 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 16, 2022** (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

Learn more about each below.

HSA/LWSA Amounts for 2023

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 16, 2022. 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.

Review of Annual Earnings in WEBS

Updating annual plan member earnings ensures all salary linked benefits are accurately increased in relation to earnings. Disability claims are often reviewed based on the information recorded in WEBS on the day of the absence. 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 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 in the case of a 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, home address, and telephone number.

If 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.

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](#).

REQUEST 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 of 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

For more information on submitting a request to waive the waiting period, please visit [The Plan Administrator Resource Centre](#).

POWER TOOLS FOR PLAN ADMINISTRATORS

NEW: 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!

Register for our free monthly webinars 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™.

Questions or comments?

Please contact your Client Service Coordinator or Billing Administrator.

Email: AskAdmin@groupsource.ca

www.groupsource.ca