

GroupSource

# THE SOURCE



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

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## REMINDERS

### 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.](#)

## IMPORTANT UPDATES

### REVIEW OF ANNUAL EARNING IN WEBS

The new year is the perfect time to review the listed earnings for your employees in WEBS. As tax season draws closer, take the opportunity to update the earnings for all employees, especially those whose earnings are updated annually with the release of new T4s.



You can easily review annual earnings in WEBS (on your billing statement or in the Employee Information (EE) screen), or we can provide 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.

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.

[For more information please visit the Plan Administrator Resource Centre.](#)

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### 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. [Find more information on the Plan Administrator Resource Centre.](#)

## WHAT'S HAPPENING

## REQUEST 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 date **do not** include Disability coverage or Emergency Travel Assistance.

Insurer approval is **always** required prior to the termination date. Contact your Client Service Coordinator or Billing Administrator prior to offering an employee an extension of benefits so that the request can be made with the Insurer.

[Click here for more information on the information required for an extension of benefits request.](#)

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## BENEFITS MOBILE APPS AVAILABLE

Your employees have access to their benefit information right at their fingertips. The myGroupSource and GroupSource apps are available for download on the Apple App Store and Google Play Store for mobile devices.



myGroupSource



eProfile

If an employee needs assistance in accessing these applications, we can help! Our Customer Care Representatives can provide efficient assistance with password resets and other troubleshooting for employees looking to utilize these applications. By contacting the GroupSource Customer Care Centre directly at 1-866-862-5246, employees will be immediately directed to the appropriate team to have their questions answered as quickly as possible.

- [Learn more about the myGroupSource app here.](#)
- [Find details about eProfile here.](#)

## GENERAL HOUSEKEEPING

### LATE ENROLLMENTS AND LATE APPLICANTS

All members and eligible dependents must be enrolled on the plan from the date that they are eligible – this is the end of the waiting period as outlined in your Booklet. If a member or eligible dependent are not enrolled within 31 days of their effective date, they may be deemed a late applicant. Evidence of Insurability may be required, or retroactive premiums may be charged, depending on the insurer's guidelines.



Evidence of Insurability – also referred to as medical evidence – consists of a health questionnaire and, dependent on circumstances, may also include additional information such as a medical examination, blood test, or further forms providing detailed medical information. The cost of any medical information is the member's responsibility.

When submitting evidence of insurability for a late applicant, coverage is subject to review by the carrier and is not guaranteed. Coverage may be approved with restrictions by the insurer or may be denied altogether.

It is important that you enroll all eligible members and dependents within 31 days of their effective date so they are added with guaranteed coverage and avoid the medical underwriting process.

For any questions pertaining to late applicants, please contact your Billing Administrator or our Medical Underwriting team at [medicalunderwriting@groupsource.ca](mailto:medicalunderwriting@groupsource.ca)

## 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](#).

This searchable database is available at the link on the Home Page of WEBS.



### PLAN ADMINISTRATOR ACCESS FOR WEBS

Have you had some recent additions to your team that will be assisting you with the Plan Administrator duties? Need to make changes to WEBS access for one or more of your Plan Administrators? We can help! Please reach out to your Billing Administrator to make changes to existing access or to have a new access set up for each Plan Administrator for your group.



### FREE MONTHLY WEBINARS

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

- March 5, 2025
- April 9, 2025
- May 7, 2025

All Webinars begin at 11 AM MST.

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

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## QUESTIONS OR COMMENTS?

Please contact your Client Service Coordinator or Billing Administrator, or reach out to our

[www.groupsource.ca](http://www.groupsource.ca)



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