

GroupSource

# THE SOURCE



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

## IN THIS ISSUE

### REMINDERS

- Eligibility Reminder: Provincial Health Coverage Requirements
- We Want to Hear From You! – Employee Portal Feedback

### IMPORTANT UPDATES

- 2026 Employment Insurance Adjustments
- Coming to myGroupSource: Employee HSA and Wellness Allocations 2026
- Introducing RxHelp ONE

### WHAT'S HAPPENING

- Healthcare Spending and Wellness Allocation Amounts for 2026 – eProfile Groups
- New in sparrow: Hormonal Health Launch

### GENERAL HOUSEKEEPING

- Review of Annual Earnings in WEBS
- Submitting Member Change Forms
- Non-Evidence Maximum Process and Reports
- Alberta Employees – COVID-19 Vaccine Coverage

### POWER TOOLS FOR PLAN ADMINISTRATORS

- WEBS Navigation Videos
- Free Monthly Webinars

## REMINDERS

### ELIGIBILITY REMINDER: PROVINCIAL HEALTH COVERAGE REQUIREMENTS

To be eligible for Extended Health Care and Critical Illness benefits, employees and their dependents must have provincial healthcare coverage in place. As part of the enrollment process, plan administrators should confirm that employees and their dependents



have provincial health care coverage in place before enrolling them in Extended Health Care or Critical Illness benefits.

If an employee or their dependent is enrolled without provincial coverage and later obtains it, GroupSource must be notified within 31 days of the coverage start date to ensure proper benefit eligibility.

Keeping this information accurate helps avoid delays or issues with claims and ensures employees receive the coverage they're entitled to.

For questions or to report updates, please contact your Billing Administrator.

---

## WE WANT TO HEAR FROM YOU! – EMPLOYEE PORTAL FEEDBACK

Help us improve your employee portal experience by sharing what you'd like to see enhanced or added to the platform. Whether it's features, resources, or support tools—your feedback helps us serve you better.



Please contact us with any suggestions, ideas, or feedback at [yourvoice@groupsource.ca](mailto:yourvoice@groupsource.ca). Together we can help make your employee portal even more valuable for you and your team.

## IMPORTANT UPDATES

### 2026 EMPLOYMENT INSURANCE ADJUSTMENTS

The federal government announced its annual revisions to Employment Insurance (EI) maximums and premium rates. Effective January 1, 2026, the following changes will affect Short Term Disability (STD) volumes:



#### 2025

Calculation:  $\$65,700 \times 55\% / 52$  weeks  
Maximum EI Weekly Benefits Payable to Claimants: \$695

#### 2026

Calculation:  $\$68,900 \times 55\% / 52$  weeks  
Maximum EI Weekly Benefits Payable to Claimants: \$729

#### 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 a benefit increase. 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 **\$729**, your plan may not qualify for the EI premium

reduction program. Contact your Advisor or GroupSource Client Service Representative for more information.

---

## INTRODUCING RXHELP ONE – SIMPLIFYING ACCESS TO BRAND-NAME MEDICATIONS



As a plan administrator, you know how important it is for members to have affordable, reliable access to the medications they need. RxHelp ONE is a no-cost patient support program that makes it easier for eligible Canadians to continue receiving their **brand-name prescriptions**—often at little or no out-of-pocket cost.

With RxHelp ONE, members can:

- Access **brand-name medications** through participating pharmacies nationwide.
- Benefit from **co-pay assistance** that helps reduce or eliminate out-of-pocket expenses.
- Enroll quickly online or through their healthcare provider—**no fees, no membership costs**.

Encourage your members to visit [www.rxhelpone.ca](http://www.rxhelpone.ca) to learn more or to see if their medication is covered.

**Empower your members** with choice, convenience, and cost savings—powered by RxHelp ONE.

---

## COMING TO MYGROUPSOURCE: EMPLOYEE HSA AND WELLNESS CREDIT ALLOCATIONS 2026



Starting **December 2025**, for groups set up with myGroupSource only, employees will have the ability to select their **2026 Healthcare Spending and Wellness Credit allocations directly through the myGroupSource app**. Eligible employees will receive both an email notification and a message in the app's Message Centre.

Using a slider feature, eligible employees are able to allocate their available credits between a non-taxable Health Spending Account (HSA) and a taxable Wellness Account:

- **HSA:** covers eligible medical, dental, and vision expenses. Reimbursements are non-taxable.
- **Wellness:** Supports wellness-related expenses like fitness, mental health, and lifestyle services. Reimbursements are taxable.

Employees will be able to drag the slider to determine how much of their total credit they wish to allocate to each account. The selected allocation determines the maximum amount that can be reimbursed for eligible expenses under each benefit.

This enhancement empowers employees to manage their own allocations, reduces the need for administrator follow-up, and improves overall efficiency. It also ensures that employees have their chosen allocations readily available as the new year begins.

Please note that selections must be made within the designated timeframe; if no action is taken, the system will automatically default to the previous year's choices.

## WHAT'S HAPPENING

### HEALTHCARE SPENDING AND WELLNESS ALLOCATION AMOUNTS FOR 2026 – EPROFILE GROUPS



This is only applicable for those groups set up with eProfile, for 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 an allocation 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 19, 2025. 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.](#)

### NEW IN SPARROW: HORMONAL HEALTH PROGRAM LAUNCH

[sparrow's](#) all-in-one wellness platform now includes a Hormonal Health Program, a nurse-led, personalized service that helps employees understand how hormones impact their health and provides practical steps toward balance and better well-being.



#### Why hormonal health matters:

- 32% of women say menopause symptoms negatively affect job performance.
- 25% of men experience testosterone deficiency, impacting mood, energy, and productivity.
- Half of Canadian women feel unprepared for perimenopause and menopause.

#### Why members will value it

Accessing hormonal care can be difficult in Canada, many people don't have a family doctor, and most general practitioners aren't trained to identify or manage hormonal conditions. This program bridges that gap with timely, specialized care from professionals who understand hormonal health.

Available to your employees for \$740, the program includes:

- A nurse intake and assessment
- Comprehensive biomarker testing
- A personalized care plan
- Up to three virtual visits with a hormonal health nurse practitioner

- Unlimited expert support through secure messaging

This complete, evidence-based service delivers exceptional value – with comparable services outside of sparrow costing considerably more. Your employees receive coordinated care, expert guidance, and continuous support at a cost lower than typical nurse practitioner visits alone, with testing and care planning included.

For more information you can download the [Hormonal Health Employee Flyer](#) and help your members log in to [sparrow](#) and explore Hormonal Health today.

## GENERAL HOUSEKEEPING

### REVIEW OF ANNUAL EARNINGS IN WEBS

As a new year rapidly approaches, this is the perfect time to review your employees' salary information. You can easily review the last time a salary update was made for each of your employees by reviewing the "Salary Chg. Date" listed for each employee on the "List All Enrolled Employees" screen in WEBS. It is imperative that changes in salary are reported to GroupSource within 31 days of the change taking place.



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 earning amounts 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.](#)

---

### 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. [Read more here.](#)

---

## NON-EVIDENCE MAXIMUM PROCESS AND REPORTS

Your benefit plan may be set up with a Non-Evidence Maximum (NEM) for the Basic Life, AD&D, ASI and Disability benefits. The NEM is the maximum amount of insurance a member qualifies for under the plan without providing any medical information to the Insurer. A member may become eligible for a higher benefit level based on changes to their reported earnings.



If an employee is eligible for an amount of insurance that exceeds the NEM, the portion of the increase in excess of the NEM will be subject to the submission and approval of the Evidence of Insurability Form. GroupSource will automatically generate a “Non-Evidence Maximum Notification” with your Billing Statement for any member whose earnings make them eligible for benefits exceeding the NEM. This report shows the member’s current coverage and premium, as well as the additional coverage that the member is eligible for and the corresponding premium.

As the Plan Administrator, you **must** offer the member any additional benefit amount for which they are eligible to apply. Should the member wish to apply for additional coverage, please have them contact our Medical Underwriting department by email at [medicalunderwriting@groupsource.ca](mailto:medicalunderwriting@groupsource.ca) for the required forms and next steps.

You can pull a report to show which of your employees are eligible to apply for excess coverage. [Click here for more details on pulling the report.](#)

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

---

## ALBERTA EMPLOYEES – COVID-19 VACCINE COVERAGE

Earlier this year, the Government of Alberta announced changes to how COVID-19 vaccines are being offered, beginning in the fall of 2025.



Starting October 1, 2025, COVID-19 vaccines are now available only through public health clinics.

While these vaccines remain free for select high-risk groups, beginning October 20<sup>th</sup>, fees are now in place for all other Albertans. The cost of the COVID-19 vaccine received through a community pharmacy can be billed directly through private health insurance, if available.

Eligibility criteria for the vaccine can be found on the Government of Alberta website: [COVID-19 info for Albertans](#).

For more information on how this affects your employees, including coverage through your plan, please contact your GroupSource Client Service Coordinator.

## 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 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 10, 2025
- January 14, 2026
- February 11<sup>th</sup>, 2026

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](mailto:AskAdmin@groupsource.ca)

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



Sent to: [alex.willmer@grouphealth.ca](mailto:alex.willmer@grouphealth.ca)

[Unsubscribe](#)

GroupSource, 200 - 5970 Centre St South, Calgary, AB T2H 0C1, Canada