Group Source

THE SOURCE

GroupSource

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

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REMINDERS

REVIEW OF ANNUAL EARNINGS IN WEBS

The start of a new year is the ideal time to review and update the earnings information for your employees in WEBS. As tax season approaches, please ensure all annual earnings, especially those updated with new T4s, are current.

Why This Matters

Accurate and up-to-date salary information is essential because many benefits are tied directly to employee earnings. These include:

- Life Insurance
- Short-Term Disability
- Long-Term Disability

If salary changes are not reported within **31 days** of the change, and a Life or Disability claim occurs, the insurer will base the benefit on the last reported salary on file.

How to Review Earnings in WEBS
You can quickly confirm when each employee's salary was last updated by checking the **"Salary Chg. Date"** on the **"List All Enrolled Employees"** screen.

Annual earnings can also be reviewed:

- On your billing statement
- In the Employee Information (EE) screen
- Or, if preferred, GroupSource can provide a salary spreadsheet for you to update all employees at once.

Need to Make Updates?
If you have changes, you can save time by asking your GroupSource Billing Administrator to import your updated salary information directly into WEBS File Service.

Click here for more information.

IMPORTANT UPDATES

BENEFICIARY UPDATES

Please remind your Plan Members to review their beneficiary designations **annually** to ensure their information remains current and accurate.

If a change is required, the Plan Member must complete and sign a **Beneficiary Change Form**. The original signed copy must be retained, as the insurer may request it at the time of a claim.

Beneficiary Change Forms are available in WEBS under the **"Forms and Insurer Information"** section and on the Plan Administrator Resource Centre.

For additional details, click here for more information.

WAITING PERIODS VERSUS PROBATIONARY PERIODS

To ensure that all eligible employees and dependents are enrolled in your benefits plan within 31 days of their effective date, it's important to

understand the distinction between your organization's **employment probationary period** and the plan's **waiting period**.

Probationary Period

A **probationary period** is an employment-related timeframe—often the first days, weeks, or months of a new role—during which the employer evaluates whether the new hire is a good fit for the position and the organization. A probationary period has the following characteristics:

- It is set by the employer.
- It can be lengthened or shortened at the employer's discretion.
- It relates **only to employment** and has no direct impact on when benefits coverage begins.

Waiting Period

A **waiting period** is a contractual provision of the benefits plan and is the length of continuous employment required before benefits coverage can start. A waiting period has the following characteristics:

- It is set out in your benefits booklet.
- It must be served exactly as outlined.
- It cannot be extended by the employer.

Key Differences

Although the probationary period and waiting period may sometimes be the same length, they serve different purposes and follow different rules.

A change to the probationary period **does not** change the benefits waiting period.

Waiving the Waiting Period

In certain circumstances, you may request to waive the waiting period for a new employee. This requires insurer approval. If approved:

- **All** benefits will have their waiting period waived.
- Coverage will begin on the employee's **date of hire**.

For more details on waiving the waiting period, please visit the Plan Administrator Resource Centre.

WHAT'S HAPPENING

MULTI-FACTOR AUTHENTICATION NOW IN MYGROUPSOURCE

As part of our ongoing efforts to protect personal information, mandatory Multi-Factor Authentication (MFA) was introduced for plan

members accessing their myGroupSource member portal the week of February 17, 2026.

MFA adds an additional layer of security by requiring members to verify their identity at login using a one-time code, in addition to their password.

What's changing:

- MFA will be required for all plan members when logging in to the member portal
- Once MFA is introduced, Members will be guided through the set-up process

Important setup requirement
Each member's account must use a mobile phone number or unique email address. If multiple members currently share the same email, they'll be asked to update their information during MFA setup. This ensures verification codes are delivered to the correct individual.

If you have questions, please contact your GroupSource Service representative.

EMPLOYMENT INSURANCE PREMIUM REDUCTION PROGRAM WITH SERVICE CANADA

When applying for or updating your information with the Employment Insurance (EI) Reduction Program through Service Canada, it is important to submit complete information to ensure there are no delays in the process.

To ensure your submission is complete, please include the following information:

- Submit your entire booklet(s)—this provides Service Canada with important details such as your policy number, eligible classes, and full plan design, as well as plan provisions to confirm compliance with the EI Premium Reduction Program
- Include your Multi-Employer Pool (MEP) number—this informs Service Canada that your group is covered under our approved master contracts. The GroupSource MEP number is **M0442.**

GroupSource communicates all new client setups, carrier transfers, and plan updates to the program, as well as a complete annual audit to confirm all records are accurate.

Should you have any questions, please contact your GroupSource Client Service representative for assistance.

EVIDENCE OF INSURABILITY FORMS

Insurance carriers require employees to provide medical information (known as Evidence of Insurability) in the following cases:

- Any employee and/or dependent(s) who applies for coverage more than 31 days after becoming eligible, or

- Any employee who chooses to apply for additional coverage amounts in excess of the Non-Evidence Maximum(s) set out in your plan, or
- Any employee who reapplies after coverage has been discontinued because of a voluntary withdrawal from the plan.

Evidence of Insurability forms are specific to each insurer. It is imperative that employees applying with Evidence of Insurability are given the correct forms, so the process can be completed without delay or additional information being required by the Insurer.

If you have an employee who falls into one of the above categories, you can obtain a current Evidence of Insurability form by speaking to your Billing Administrator or contacting our Medical Underwriting department by email at **medicalunderwriting@groupsource.ca**.

For further information, click here to visit the Plan Administrator Resource Centre.

WAIVE WAITING PERIOD OPTION IN ENROL-ME

If your plan is set up with our online enrollment tool, Enrol-ME, you will now see an option to request a **waived waiting period** directly within the invitation setup.

To submit a request:

1. Select "Yes" from the dropdown in the *Waive Waiting Period* field.
2. Choose the **appropriate reason** for the request.

Once submitted, your request will be sent to your Billing Administrator for review **before** the invitation is sent to your employee. Requests to waive waiting periods are subject to carrier approval.

If you have any questions with this, or to set your group up with our online enrollment tool, please reach out to your Billing Administrator for assistance.

GENERAL HOUSEKEEPING

OPTIONAL BENEFITS

Your plan may include benefits such as Optional Life Insurance, Optional Accidental Death, Disease & Dismemberment (AD&D), Voluntary\Optional Critical Illness, and/or Member Advantage coverage. These benefits are selected and paid for by the employee. An employee may elect to add them during or after the initial enrollment and may elect to increase the amount of optional coverage initially selected by applying to our medical underwriting department.

You cannot add Optional Benefits via WEBS™. Employees may opt to add certain optional benefits —Member Advantage or Optional Critical Illness—during the online Enrol-ME process. For the other optional benefits, or if your group is not set up with Enrol-ME, paper applications must be completed in full and sent to GroupSource

For amounts over the guaranteed issue amount, for applications received more than 31 days past the effective date, or for specific types of optional benefits, an Evidence of Insurability form is required for each person applying for coverage and each person may be subject to medical underwriting.

If an employee wishes to cease optional benefit coverage, you must provide written notice from the employee directly to GroupSource. This can be in the form of a signed letter or written email from the employee requesting that the optional benefit is terminated.

[For more information, please click here to visit the Plan Administrator Resource Centre](#) and contact your GroupSource Benefits Administrator with any questions.

MEMBERS ON LEAVES OF DISABILITY/MEDICAL LEAVE

Eligible members who suffer an illness or injury which causes an absence from work may qualify for Short Term Disability benefits and/or Long Term Disability benefits. **Refer to your Booklet to determine if this benefit is included in your plan**. If you do not have Short Term Disability on your plan, and/or the member has not yet been approved, the member will be placed in a Medical Leave of Absence status.

After a specified elimination period during which an member is "totally disabled" and unable to perform the essential duties of their own occupation, the member may qualify for Long Term Disability (LTD) benefits. If the LTD claim is approved, select benefits may continue on a non-premium paying basis under the Waiver of Premium provision.

Employees who are absent from work due to serious illness or injury incurred at work may also be covered through the provincial Worker's Compensation program.

Your Responsibility When Employees Are Absent or Disabled
As a Plan Administrator, it's important to keep GroupSource informed whenever an employee is away from work for *any* reason. Please remember the following obligations:

1. **Report All Employee Absences**
   You must notify GroupSource—either by email or by updating the information directly in WEBS—any time an employee is absent from work. This includes all types of leave, regardless of the reason.
2. **Provide Waiver of Premium Forms to Disabled Employees**
   If an employee becomes disabled, you are responsible for ensuring they receive the necessary Waiver of Premium forms within the required timeframes. This applies to all disability situations, including:

   - Claims paid under the GroupSource benefit plan
   - Workers' Compensation claims

- Medical leaves of absence, even when no disability coverage or Workers' Compensation claims apply

Ensuring timely completion of these steps helps protect the employee's benefits and keeps the plan compliant.

Occasionally, an employer may wish to cancel benefit coverage for a member on a leave of disability or medical leave of absence. Before proceeding with termination, GroupSource recommends that the employer refer to the Canadian Labour Law Guide, and/or consult with a Labour Lawyer. GroupSource recommends the employer consider establishing guidelines—a corporate policy regarding termination that is applied consistently to all members without exception. Please reach out to your GroupSource Client Service or Benefits Administrator contact to assist you with questions on this.

Please visit the Plan Administrator Resource Centre for more details on **Short-Term Disability**, **Long-Term Disability**, **Workers' Compensation**, **Waiver of Premium Provisions**, or **Termination of an Employee on a Disability leave**.

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 11, 2026
- April 8, 2026
- May 13, 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**

www.groupsource.ca