

Attn: Group Benefits Administrators

Avoiding Late Applicants Enrolment Is Not Always Guaranteed

It is important that you enrol all eligible employees in the group benefits plan within 31 days of their eligibility date to ensure enrolment is accepted. If enrolment material is not completed within this timeframe, the employee is automatically considered a late applicant and will be required to provide medical evidence in order to obtain group insurance coverage. The eligibility date is the employee's date of hire, plus waiting period, as defined in your contract.

Coverage for late applicants is not guaranteed and will only go into effect when the insurer has reviewed and approved the application. The effective date will not be backdated. If an application is declined, there is very little that can be done to reverse the decision, and the employee and dependents will have no coverage.

If you have any questions or concerns, please do not hesitate to call Amanda.

The Pillars of Your Financial Security

Life Insurance ▪ Estate & Retirement Planning ▪ Employee Health and Dental Plans
Disability and Critical Illness Insurance ▪ Financial Consulting ▪ Employee Assistance Programs
Partnership and Creditor Insurance ▪ Succession Planning ▪ Self Insured Programs