



“The Manufacturer of Designer Benefit Plans Tailored to Your Company’s Needs”

Avoiding Late Applicants

It is important that all eligible employees in the group benefit plan are enrolled within 31 days of their eligibility date to ensure enrolment is accepted. Their eligibility date is the employees date of hire plus the specified waiting period.

A late applicant is generally an employee who is not enrolled within the 31 days from the eligibility date, but can also include:

- a plan member who gets married or begins to live common-law, but forgets to add a spouse to their plan within 31 days.
- a plan member who forgets to enroll on the plan within 31 days after he/she loses coverage on a spouse’s plan.
- a plan member with single coverage who forgets to change their dependent status within 31 days of the birth of a child.

Coverage of 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 and if an application is declined, there is very little that can be done to reverse the decision.

Please contact your Plan Administrator or the friendly staff at Generations Insurance if you have any questions.