

## Submitting Changes to an Employee's Coverage

Adjustments such as salary increases/decreases, and changes in dependent status, etc., should be recorded on a Group Policy Change Form and submitted to our office via fax or Canada Post. This form must be completed in as much detail as possible. You may also submit them through the Secure Access area of our website if you are set up for online plan administrator access.

As with additions and deletions, notice of all changes must be received within 30 days of the date of change. When an employee is entitled to a retro-active salary increase, any change in the amount of insurance will be made on the date the employee actually received the increase.

The terms of the plan G1000 contract only allow for a maximum of 30 days credit in the event of employee termination. Therefore it is beneficial to have someone verify your billing statement when it arrives each month and notify us immediately if any changes are required.

## Is Osteopathy Treatment Covered by my Plan?

Osteopathy emphasizes overall health and the relation among the body's nerves, muscles, bones and organs. Doctors of Osteopathy base diagnosis and treatment on the idea that the body's systems are interconnected and treat the body as an integrated whole rather than treating specific symptoms or illnesses.

For your Osteopathic health claim to be eligible for reimbursement, the Osteopathic provider **must** be a Doctor of Osteopathy. In the Province of Ontario, if your provider is not eligible to bill the Ministry of Health and Long Term Care for their services as an Osteopathic Doctor, they are not eligible under your plan.

## Employment Insurance - Important Notice about Maximum Insurable Earnings for 2009

The maximum insurable earnings (MIE) is the income level up to which Employment Insurance (EI) premiums are paid. It determines the maximum rate of weekly benefits paid for all types of benefits under the EI program. Effective January 1, 2009, the maximum insurable earnings will increase from \$41,100 to \$42,300. This means that an insured worker will pay EI premiums in 2009 on insured earnings up to \$42,300. In 2009, the employee EI premium rate will remain the same as the 2008 rate of \$1.73 per \$100. This premium rate and the MIE increase means that insured workers will pay a maximum annual EI premium in 2009 of \$732, compared with \$711 in 2008.

As a result of the increased MIE, beginning in January 2009, the maximum weekly EI benefit rate will increase from \$435 to \$447 per week. Claims established before December 28th, 2008, will not be affected by the 2009 MIE increase.

Insured workers will pay EI premiums on all earnings up to the annual maximum salary of \$42,300. This means a deduction of \$1.73 will be made for every \$100 of salary until the \$42,300 has been reached each year. For example, if an individual earns \$52,000 a year, premiums are payable on the first \$42,300.

The premium rate for workers in Quebec will be \$1.38. This rate is lower than in the rest of Canada, because the Province of Quebec has been collecting premiums since January 2006 to administer its own maternity, parental, and paternity benefits under the Quebec Parental Insurance Plan. (Source: Service Canada, [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca))

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## Eligibility of eye exams

Basic or routine eye examinations and contact lens examinations are only eligible if they are performed by a licensed Ophthalmologist or Optometrist and provided that no portion of the cost has been covered by the Government Health Insurance Plan. Frequency limitations are found in your employee benefit booklet.

Of special note, eye examinations performed by a physician are not eligible under your policy. This is a contractual limitation and is not intended to be a comment on the qualifications of the provider nor on the quality of care delivered. The choice that a patient makes to have an eye examination performed by a physician is up to them.

Additional services that may be performed by Ophthalmologists or Optometrists are not eligible expenses including, but not limited to, retinal photography, retinopathy, retinal (opto) mapping, retinal scans, pachymetry testing and glaucoma testing.

## Designating a Beneficiary

When your employees complete their enrolment form, be sure to carefully review the beneficiary section before submitting to us. This information must be completed in full and in pen. Some common problems we see are:

### No Designation

If there is no designation, the life insurance proceeds will be paid to the employee's estate. This can involve settlement problems if there is not a last will and testament. Insurance proceeds paid to an estate are subject to tax.

### Allocation Errors

Each allocation section must total 100%. For example:

1. Two primary beneficiaries receive 50% each for a total of 100%
2. Four contingent beneficiaries receive 25% each for a total of 100%

### No Trustee

By law, in the province of Ontario, insurance proceeds cannot be paid to a beneficiary who is under the age of 18 or who is deemed incompetent to manage these funds. If a named Primary or Contingent beneficiary(ies) is either a minor or an individual deemed incompetent to manage these funds, the employee must name a trustee and list their relationship to the employee.

### White-out/Crossed out information

If any part of the designation of beneficiary section has white-out/liquid paper on it, it is invalid. If any part has been crossed out, it must be initialled by the employee.

### Primary Beneficiary named as Contingent as well

A contingent beneficiary would receive insurance proceeds only when the primary beneficiary is deceased. Therefore, the primary beneficiary cannot also be named as the contingent beneficiary.

## Insurance Waiting Periods

It is the industry standard to require a waiting period prior to enrolment on a group insurance plan. These waiting periods can vary widely in length but are most commonly 3 months from an employee's first day of work. An employer can opt for different waiting periods by class of employee, if applicable. Many scenarios are available at the option of the employer such as waiting periods which "step" over time,

for example; Life, AD&D and LTD coverage commence after 1 month of employment (calculated from the first day of work), with Health and Dental benefits to commence 3 months from the first day of work. The employer can also choose to waive a waiting period for an employee due to a condition of employment or some other arrangement, however it is important to note that if you wish to waive the waiting period, you must do so in its entirety, or not at all.

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