

Welcome to The Guardian. This newsletter is designed to inform you of current topics and trends relevant to your employee benefit plan. Please share this newsletter with others in your company (owner, benefits administrator, human resources managers, etc.). For additional copies, please contact the MDM Administration Department at 1-800-838-1531.

## Online Administration Services for Plan Sponsors

MDM Insurance Services Inc. is pleased to provide our clients with a convenient, easy-to-use online administration system, protected by state-of-the-art security.

### Features

This easy to use system includes the following features:

- Terminate employees;
- Change employee and dependent information;
- Update salary information;
- Change employee coverage status for Extended Health Care and Dental benefits;
- Download and print pre-filled forms required for the day-to-day administration of the plan;
- View accounts payable history;

### Benefits

- Eliminates mail delays;
- Reduces paper and;
- Offers a quick review of transactions

### System Requirements

- Internet access;
- Microsoft Internet Explorer 4.0 or greater or Netscape 4.7 or greater;
- A browser with 128-bit encryption strength;
- Screen size is designed for 800 x 600 resolution

### Security

To protect personal information which is transmitted through the internet, we use 128-bit encryption.

### Frequently Asked Questions

#### Is there a charge for using online Administration?

Online services are available for no additional fee.

#### Am I required to sign an agreement to use the system?

Prior to receiving online access to our administration services, we require a signed Electronic Administration Agreement and Plan Administrator Registration form acknowledging the protection of the personal information they are providing. If you require this Agreement be sent contact our office at 1-800-838-1531.

#### How many people in my office can have access to the system and what information will they be able to access?

All staff at your company who are involved in plan administration may have access to online Administration (*provided they are indicated on the Plan Administrator Registration Form*). Each person will have his/her own AccessID and password. Account access will be limited to those who are registered as Plan Administrators.

#### Will my employees be able to access the system?

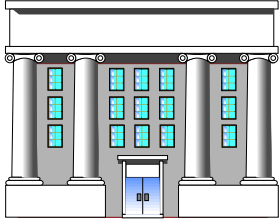
Online administration is ONLY accessible to those individuals from your company who are registered as Plan Administrators. However, through a secure-access login employees can access their own personal claims information and payment history; verify/update personal information including address, password, e-mail address and banking information; download and print pre-filled personalized documents such as claim forms.

#### Will the system allow me to make premium payments online?

Online premium payment is not available. If you would like to set up Automatic Cheque Payment (ACP) please contact our Administration Department at 1-800-838-1531.

#### *Direct Deposit of Electronic (EDI) dental claims*

*We are pleased to announce we provide direct deposit of claims payment to plan members for dental claims submitted electronically where payment has not been assigned to the dentist. Applications for direct deposit of claims payment can be obtained from our office, or employees may provide their banking and email address on-line at [www.mdm-insurance.com/clients](http://www.mdm-insurance.com/clients).*



## Confirming Student Status of Employees' Dependent Children

Once an employee's dependent child reaches a specified age (typically 19 or 21 years), verification of student status is required. In the month prior to the dependent child's birthday, a letter is sent out requesting student information. This letter must be completed by the employee and returned to our office in order for coverage to be continued for the dependent child.

In addition, Student Declaration letters are sent out three times per year, coinciding with the typical school trimesters. These are necessary to update our employee data, ensuring that dependent children continue to meet the eligibility requirements. As student status may change throughout the year, all three letters must be received in our office by the dates indicated in the covering letter in order for the dependent's coverage to be maintained.

Student status must also be confirmed on every claim form submitted to our office for consideration. In the Employee Statement section of our Medical Claim form and the Patient Information section of the Standard Dental Claim form there is a place to indicate whether his or her dependent is a student as well as the name of the educational institution the child is attending.

Once the information from the Student Declaration has been signed by the employee and is entered in our system, the claim form then becomes a legal document. The employee is confirming that his or her dependent is still in fact attending school on the date of service.

Failure to fully complete the Student Declaration or the Patient Information section of each claim form for dependent children will result in delays of claims payment.

If you have any questions regarding the confirmation of student status, please contact our Administration Department at 1-800-838-1531 or [inquiry@mdm-insurance.com](mailto:inquiry@mdm-insurance.com) for further assistance.

## Tips on Managing Absenteeism

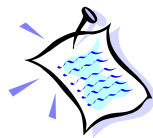
*Why is it that some people always report for work while others stay away?*

Job satisfaction and a strong work ethic are two key factors that motivate people to attend work. Those who are dissatisfied with their role or see no value in their contribution are often the same ones who don't take the consequences of their absence very seriously. That is why a clear attendance policy is essential to managing absenteeism. The more aware employees are of the policy and how seriously it is to be taken, the more effective it will be.

Take a look at the questions that follow. Record your answers and allow yourself to consider the results.

- Does the organization have a formal attendance policy?
- Do all employees know how many days of authorized leave they are allowed?
- Does the organization have an accurate system for recording absences?
- Is there a procedure to follow when an employee is absent?
- Do all employees know the scope of their roles and responsibilities?
- Are each employee's objectives clearly understood and measurable?
- Do people possess the necessary skills to perform their tasks?
- Do employees receive regular feedback?
- Are there good interpersonal relations between employees?
- Are people treated with respect?
- Is excellent attendance promoted?

How does your company rate? What steps can you take to promote attendance in your workplace?



### Application to Waive Waiting Period

New employees are eligible to become members of your group policy on the first day following the waiting period as specified on your group insurance application. If you would like to apply to waive the waiting period for an employee you must submit a completed Application to Waive the Waiting Period form.

Requests to apply to waive the waiting period must be received within 1 month of the hire date. The completed application must be submitted to our office along with the individual's enrolment form. These forms can be found under the Documents menu option of our website at [www.mdm-insurance.com/clients](http://www.mdm-insurance.com/clients) or contact our office at 1-800-838-1531.