



# Total GUARD

## Employee Benefits

### ***Are All of Your Eligible Dependents Enrolled onto Your Employee Benefits Program?***

During the lifetime of a plan member, several events may require that his or her coverage be changed.

**A change in coverage could be as a result of any one of the following circumstances:**

- Marriage or Common-law;
- Birth of a child;
- Adoption of a child; or
- Termination of your spouse's group coverage.

If any of the above applies to you, please be sure to notify Western Financial Group Insurance Solutions within 31 days following an event.

### ***Who is Eligible on Your Employee Benefits Program?***

#### **Spouse**

- Your legal spouse; or
- A person whom you publicly acknowledge as your spouse, with whom you have been living in a permanent manner for at least 12 months.

#### **Child**

- All unmarried children of the participant, spouse or both, including legally adopted children or those whom you have been granted legal custody of; children must be under the age of 21 years, or under 25 years and a full time student.

### ***Why Should I Add My Dependents onto The Plan?***

Providing benefits for your family is important. Not only for the financial assistance that benefits provide, but also for the security they provide for you and your family, especially in case of unforeseen needs. Depending on the coverage offered by your employer – benefits such as health, dental, vision and dependant life insurance will protect your family.



# Enroll Your Eligible Dependents

## When Should I Add My New Dependent to My Plan?

Dependents who fit the description are eligible to be enrolled on your plan as of;

- The date of marriage to your legal spouse;
- The date you have been living together continuously for 12 months with your common-law spouse;
- The date of birth of your biological child; or
- The date you acquired legal custody of a dependent child.

## When and How Do I Add My New Dependent to My Plan?

To avoid any delays, Western Financial Group Insurance Solutions must receive notification of any new dependents within **31 days of their eligibility date (as above)**. Please see your administrator and complete an application for change form. If we are notified after the 31 days from the day they become eligible, your dependent will be considered a late applicant. Therefore please let your administrator know of any new dependents as soon as they become eligible so they are able to provide this information to Western Financial Group Insurance Solutions.

## What Happens When a Dependent Becomes a Late Applicant?

If an employee submits their dependent's application for coverage more than 31 days after being eligible for benefits, their dependants are considered late applicants and satisfactory proof of good health is required for them to be added to the program. In addition, if your firm provides dental coverage, the reduced dental care maximum of \$250/first year will apply.

Late applicants must complete the Declaration of Health Condition form for each dependant. Once the form has been completed, signed and dated, mail the forms to Western Financial Group Insurance Solutions. Once the forms have been received and reviewed, if eligibility cannot be determined based on the medical information provided, the insurance carrier will request additional medical information, which could include a paramedical exam conducted by a nurse. This could mean even further delays in providing the necessary coverage for your family.



*Alanna Sopko*

### ***I'm here to answer questions regarding your employee benefits program.***

As your Employee Benefits Plan Advisor, I am responsible to ensure you have a quick and seamless transition onto your new employee benefits program.

**Please call me at:** Phone: (204) 942-2555 ext. 7290  
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