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An informed plan member is a well-insured plan member!

Did you know that a change of status of your employees could impact their coverage? It is important that employees notify you of any change in their status.

As a reminder, here is an example of a very useful memo to give your employees on a regular basis.

Responsibilities of group plan members:

If a significant event happens in your life, you must inform your plan administrator within 31 days of the event. If the insurer is not aware of such an event within 31 days, medical evidence may be required, restrictions may be imposed or the coverage may be denied.

Important events include:

- Wedding (legitimate or common-law)
- Separation / Divorce
- Death of a spouse or a child
- Beginning of a common-law relationship
- End of a common-law relationship
- Birth or adoption of a child
- Loss of spousal coverage
- End of the eligibility of a dependent, because of their age or the end of their full time student status



For more information about your group plan, please contact your group plan administrator.

***If you have any questions or concerns regarding this matter,
please contact your group insurance plan advisor.***