



Insurance Update

June 16, 2009

Saskatchewan Urban Municipalities Association

Another Great Conference!

Individual Highlights:

Plan Direct

Waiting Period

Admin Tip

Attachments:

none

Links:

www.suma.org

www.greatwestlife.com

www.vfis.com

www.aon.com

As usual, the UMAAS convention was a great time! It was a wonderful opportunity to connect with all of you again and to have a chance to meet some of the new administrators.

There were a number of you that stopped by the SUMA booth to ask questions, listen to new program information, and some just to say hello.

We enjoyed chatting with all of you and value opportunities like the annual UMAAS convention to build and maintain good relationships with all of you.

Congratulations to Barb Webber from the Village of Frontier, Barb was the winner of the toy firetruck given away at our booth.

Retiree Benefits - Plan Direct

Plan Direct is an affiliate company of Great-West Life that specializes in providing individual health and dental benefits to retired employees. SUMA has joined with Plan Direct, in an effort to offer replacement coverage for employees that will lose their group benefits due to retirement.

Many of you have expressed a desire for SUMA to provide retiree benefits as part of the existing group benefits program. We have researched the options, reviewed the feasibility of a retiree program, and ultimately decided that to offer a complete retiree group benefits package would put the existing group benefits program at risk.

It is our position that we would not be able to continue to offer the same comprehensive coverage with competitive rates to our members if we were to add a group retiree program.

In light of this decision, SUMA has explored other solutions to providing for our retirees which resulted in partnering with Plan Direct.

Plan Direct offers health and dental benefits to retirees that have lost similar coverage through a group plan within the past 90 days. Coverage includes 5 different health and dental plans to choose from with varying rates.

Enclosed you will find a flyer with plan details. For a full brochure including an application please contact the SUMA Group Benefits office.

If you require specific details about the plan regarding rates and eligibility please contact Plan Direct, toll free at 1-800-565-4066.

Group Benefits & Insurance Services
200-2222 13th Avenue, Regina SK, S4P 3M7
Phone: 525-4390 Fax: 525-4373 Email: gis@suma.org

www.suma.org

Waiting Period vs. Probation Period

We have been getting a few calls lately regarding probation periods for new hires and the effect this has on their benefit start date.

The SUMA benefits plan has an effective date which commences with an employee's date of hire. This has been set out and agreed to, in our master policy with Great-West Life. It is SUMA's obligation that we enroll all employees effective the date of hire.

If a municipality would like a start date for benefits that is different than the date of hire in order to coincide with an internal "probation" period, SUMA must be notified by way of a request to add a "waiting period".

The addition of a waiting period to your plan will apply to all new hires and should be kept in mind when sending in your enrolments. We recognize that at times, exceptions may be required in order to attract key employees. This can be accommodated on occasion, provided that a letter is included with the enrolment that confirms the enrolment is for a key employee and requesting that waiting period be waived.

In order to add a waiting period, we will need a resolution from council advising that you would like to add a waiting period, you will also need to specify the length of the waiting/probation period. Typically, a waiting period will range from three to six months depending on what works for your municipality. Once received in our office we will proceed with updating our records as well as your file with Great-West Life.

Admin tip: Wedding Bells = Benefit Changes!

If an employee is getting married his/her group benefits selections should be reviewed. Some employees will need to add their spouse to the plan while others may choose to waive health and dental coverage if they are able to participate in their spouse's plan. **SUMA must be notified within 31 days of marriage** if the spouse is to be added without providing medical evidence and in order to avoid any restrictions to coverage. Beneficiary information and any name changes should also be reviewed and updated if required.

Changes should be completed using the blue change form provided in your admin binder and submitted directly to SUMA.

*Register soon for the SUMA Golf Tournament
in Willowbunch - August 13, 14.*

Details available online at www.suma.org