



Insurance Update

July 15, 2009

Saskatchewan Urban Municipalities Association

Maternity Leave - Disability Top Up

Individual Highlights:

Mat Leaves

Billing Statements

“Opting Out”

GWL Fraud Tip Line

Attachments:

none

Links:

www.suma.org

www.greatwestlife.com

www.vfis.com

www.aon.com

A reminder for all administrators that have employees that will be going on maternity leave and that currently have short-term disability benefits...

During the first six weeks off due to maternity leave, the employee is considered disabled and therefore unable to work.

This means that they are eligible to receive short-term disability benefits for that period.

Great-West Life will top up your Employment Insurance payments (55% of your monthly salary) to the maximum benefit amount available through the Short Term Disability Benefit (70% of your monthly salary).

There is a 2 week waiting period for short-term disability benefits.

In order to apply, the employee must send a letter to SUMA advising of the employee's name, municipality, baby's name and date of birth, along with a copy of their EI payment stub.

Billing Statements - Not Just Another Invoice!

As all of you know, SUMA currently sends your Group Benefits billing statement mid month, along with an informative newsletter for you to enjoy!

While the intent of the billing statement is obviously to let you know how much premium to remit to SUMA, the billing statement serves another purpose as well.

Your billing statement acts as our confirmation to you, that the information we have on our system has been updated accurately, is current, and consistent with your records.

If you are not already doing so, please take a few minutes each month to review the information on the billing statement and ensure that it is correct.

Information that the statement includes, and that should be reviewed monthly, are things like salary information, dependent status, optional life amounts, premium adjustments, spelling of names, etc.

If you are unsure of how to read your billing statement please contact the group benefits office and we will be happy to spend some time teaching you how to read your statement and what things to look for each month.

“Opting Out” of Health & Dental Coverage

Group Benefits are considered mandatory for all eligible employees that are employed with a municipality that participates in the SUMA Group Benefits program.

There are however, a few benefits that the employees are allowed to “opt out” of or “waive”. Health Care, Dental Care, and Vision Care are the only benefits that employees may choose not to participate in.

Employees that wish to opt out of these benefits must have similar coverage elsewhere in order to opt out. Coverage elsewhere must be a group plan provided by a spouse’s employer or a government plan (ex. Treaty Status).

In either situation, the employee will be responsible for providing proof of the coverage elsewhere.

Employees that have spousal coverage should be prepared to provide the carrier name and policy number of the coverage elsewhere.

Status employees should indicate their treaty number on the enrollment/change card when requesting to opt out.

The Enrollment/Change form was revised last year to include a section that specifically asks for this information.

