

EMPLOYEE BENEFITS



Over-Age Dependents

Did you know that your group policy provides coverage for dependent children who are over age 21 and up to age 25, provided they are attending an accredited school, college or university on a full-time basis?

If your dependent will be a full-time student after they turn age 21, please complete the **Over-Age Dependent Form** and return it to Western Financial Group Insurance Solutions with proof of registration in order to extend coverage.

Proof of registration can be formal Confirmation of Enrollment from the educational institution or a letter on school letterhead confirming dates of enrollment for the student. (School ID card with an expiry date is not considered sufficient proof.)

As long as your dependent remains eligible for coverage, an Over-Age Dependent Form along with proof of registration will be required before the beginning of each school year, to ensure uninterrupted coverage until your dependent is no longer a full-time student, or reaches the termination age of 25, whichever is earliest.

Online Administration: *New Features!*

Phase Two of the Online Administration System has rolled out.

EXCITING NEW FEATURES INCLUDE:

- **Mass Salary Changes:** This time saving feature allows for multiple salary changes to be made from one screen. It also displays all the current salary data to allow for a quick review.
- **Mass Termination:** This feature allows administrators to remove multiple employees with varying termination dates from the program at once.
- **Employee Transfers:** For groups with multiple policies or locations; this feature allows administrators to transfer employees as their positions require.
- **Employee & Dependent Reinstatements:** Administrators now have the ability to reinstate employees that were previously removed from the program.

Instructions for these new features have been included in your *Online Administration Manual* – which is available through your Customer Service Representative (CSR) or by selecting the *Help* Menu on the Online Administration site. **Please contact your CSR to confirm if Online Administration is available to you.**

Plan Administrator

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COST PLUS: *Maximize Your Benefits*

COST PLUS is a tax-effective means of reimbursing for health, dental and vision care items not covered by the employee benefits program, due to amounts over any limit or benefit plan limitations.



EXAMPLES INCLUDE:

- Coverage amounts limited by coinsurance, maximums, or deductibles
- Vision care
- Laser eye surgery
- Adult orthodontic
- Orthodontic treatment for a dependent

Expenses eligible for **COST PLUS** are those that can be deducted as medical expenses according to the Canadian Income Tax law and that are not covered by another public or private health insurance plan.

HOW DOES COST PLUS WORK?

After the medical and/or dental service has been provided, a completed claim form must be submitted directly to Western Financial Group Insurance Solutions. Along with the billed amount, you will be charged an administration fee and applicable taxes will apply. The following must accompany the signed and completed claim form and be mailed to Western Financial Group Insurance Solutions:

- Original receipts for all services provided; and
- A cheque for the total amount of the claim plus taxes and administrative fees.

WHO CAN BE COVERED BY COST PLUS?

COST PLUS provides coverage to owners and/or key employees, such as executives and managers, currently insured with health and dental benefits. **COST PLUS** is also available to your spouse and dependent children, who are covered under your current program.

WHAT ARE THE POSSIBLE TAX BENEFITS AND ADVANTAGES OF COST PLUS?

- **COST PLUS** coverage is paid with pre-tax business funds, not personal disposable income. The full benefit amount, including the administration fee and associated taxes, is tax deductible as a business expense. The benefit is non-taxable to the employee.
- **COST PLUS** recognizes the contributions of key employees.
- **COST PLUS** provides health and dental coverage over and above your standard benefits.
- **COST PLUS** coverage is already available to you, as part of your TotalGUARD Employee Benefits program, with no additional monthly premium or contractual agreements to complete.

Please contact your Customer Service Representative if you require COST PLUS claims forms or additional information on this program.