

Eligibility

- All permanent employees are eligible under your group plan.
- Seasonal, contract, casual or temporary employees are not eligible.
- Employees must be covered by a provincial medical plan (MSP) to be eligible for Extended Health (EHC) coverage.
- At a minimum, **you must have at least 85% of eligible employees enrolled** to satisfy the insurer's participation requirement.

Minimum Required Hours

Each benefit has its own requirement for minimum hours worked per week. As an employee's hours increase or decrease you must contact our office to have the benefits adjusted.

Extended Health and Dental Care	15 hours per week
Life, Dependent Life, Accidental Death and Dismemberment (AD&D), Critical Illness	21 hours per week
Short Term and Long Term Disability	30 hours per week

Mandatory Benefits

Employees' cannot pick and choose their benefits. All benefits you have included in your group plan are considered mandatory for employees and their dependents.

Waiving Coverage

Employees who have comparable EHC and Dental coverage have the option to waive these benefits. If they waive these benefits and subsequently lose their alternative coverage, they may enroll under BCCA Employee Benefit Trust with no waiting period or medical information if we receive notice of the loss of coverage within 31 days.

Late Applicants

It is very important that new employees' enrolment forms be sent to our office within **31 days** from the end of the waiting period. After 31 days the employee is considered a late applicant. The late applicant process can be complicated and coverage is not guaranteed as medical approval is required. Refer to "Important Late Applicant" for more information.

Work Visas

A copy of the employees work visa must accompany their group enrolment form. Coverage will cease if the work visa is not active or the employee no longer resides in Canada. Please contact our office for more information.

Coverage during Temporary Lay Off

A continuance of coverage, with the exception of disability, may be offered for 1, 2 or 3 months to employees who are experiencing a temporary layoff due to a shortage of work or an education leave. Premiums must continue to be paid and the BCCA Employee Benefit Trust office must be notified of the layoff period and the employees return. Failure to do so will result in all benefits being ceased.

Employee Changes & Terminations

Please inform our office promptly of any changes (new dependents, change of marital status including common-law, salary changes, name change, etc.) or employee terminations.

New dependents will be considered late applicants if we are not informed of the addition within 31 days of their effective date.

Employee terminations delayed due to administration error may receive premium adjustments to a maximum of 6 months. Health, vision and dental premiums are subject to a claims check and termination dates may differ.

Where to Send Correspondence

BCCA Employee Benefit Trust Office

- Enrolment/Change forms
- Administrative changes
- Disability, Life, Critical Illness and AD&D claims

Insurance Carrier

- Extended Health and Dental claim forms

Mailing instructions for Extended Health and Dental Care claims are included on the claim forms.

Coverage for Disabled Employees

Under BCCA Employee Benefit Trust, if an employee is approved for Long Term Disability benefits,

1. a Life Waiver of Premium is approved, premiums for Life, Dependent Life, AD&D, and disability benefits are waived for the duration of the claim.
2. their Extended Health and Dental benefits can continue for 1 year from the start of claim payment approval (provided premiums continue to be paid). After 1 year, these benefits will terminate and the employee can convert their Extended Health and Dental benefits to an individual plan.

Conversion of Coverage

Employees have the option of converting Life, Extended Health and Dental coverage to individual policies upon termination from the group plan. To do so, the application must be received by the insurer within 31 days for Basic Life and 60 days for Extended Health or Dental.

Applications received by the insurer before the deadline, will not be required to submit medical evidence to obtain individual coverage.

Electronic Administration System (EAS)

EAS is our electronic administration system that allows you to make changes online. With EAS you can update an employees' information; add, rehire or terminate an employee and their dependents; and view/print your invoice or benefit summary. Please contact the BCCA Employee Benefit Trust office if you would like to be set-up.

Invoices

Changes must be received by the 12th of the month if they are to be reflected on your next invoice. We ask that you review your monthly invoices when received to ensure accuracy.

Payments by cheque are to be made payable to “**BCCA Employee Benefit Trust**” and sent to our office by the first day of the month. Payment not received after 30 days will result in suspension of claims and termination of coverage will occur after 45 days of non-payment.

Many of our clients choose to pay through pre-authorized debit or Electronic Funds Transfer. We would be happy to set this up for you.

BCCA Employee Benefit Trust Website

Feel free to access our website at www.bccabenefits.ca for additional information and forms. Also check us out on Twitter or LinkedIn for relevant news and updates.

Group Termination

If you are thinking of terminating benefits, please contact our client consulting team to work with you in finding a solution.

In the event you would like to terminate your company's coverage, you are obligated to provide us **31 days** notice.

Along with the information provided in this guide and on our website, the staff at BCCA Employee Benefit Trust would be happy to provide any assistance required.

You can reach the BCCA Employee Benefit Trust Office at 604-683-7353 or toll-free at 1-800-665-1077 Monday through Friday 7:00 A.M. to 5:00 P.M.

We can also be reached by email at hr@bccabenefits.ca or fax at 604-299-2982.