



THE JOURNAL

solid group plans made simple

EMPLOYEE PERSONNEL FILES

Why it is important to keep them up to date

Group insurers have very specific requirements when an employee or beneficiary makes a claim. Updating your files is imperative in scenarios such as salary changes, changes in beneficiary after a marriage or divorce, or changes in employment status. Unless handled in a timely manner, these can cause undue issues for the claimant, and the benefits administrator when a life or disability claim arises.

A complete employee personnel file will include:

- Original Application for Coverage
- Original Application for Change form(s) for dependent and beneficiary changes
- Annual Benefit Statements provided by Johnstone's Benefits signed and dated by the employee
- Proof of provincial health insurance
- Correspondence related to benefits coverage, such as change in salary

Application for Coverage

When enrolling an employee, the administrator (employer) should keep the ORIGINAL completed Application for Coverage form, as well as related emails in the employee's personnel file. For our clients, a copy should then be scanned and emailed, or faxed to Johnstone's.

The original form is required by the insurer when there is a life insurance claim. The beneficiary designation and the employee's signature are verified by the insurer at time of claim. So be sure your files are maintained carefully.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



Application for Change

When an employee changes their beneficiary, or adds a dependent, they must complete an Application for Change form. This is a separate form and we encourage you to attach the original of this form to the original Application for Coverage form and keep in the employee's file. Make sure the employee has correctly dated and signed this form, as the beneficiary designation may change over time. The most current beneficiary determines who receives the death benefit.

Annual Benefit Statements

Each year, Johnstone's provides our clients with individual employee benefit statements to distribute to your employees. We encourage employers to ask their employees to review and confirm their coverage, dependent information and beneficiary designation(s). We require copies of the signed statements only when an employee indicates something on the statement has changed, at which time we would also require an Application for Change form.

Some other suggestions:

- Keep note of the dates you distributed the benefit statements to your employees. Even if they don't respond, it's a good practice to ensure they were provided the opportunity to review and confirm their information.
- Johnstone's can customize these statements with the employer logo or other messaging. Let us know if you're interested in exploring this further.

Provincial Health Insurance

All group insurers require employees and their dependents to have provincial health insurance to be eligible for Extended Health benefits, as it provides supplemental coverage to government health benefits. In British Columbia, insurers may also actively seek confirmation of enrollment in Provincial Pharmacare for drug coverage.

Other Benefits Correspondence

On an annual basis, we advise clients of employees who may be eligible for additional life and/or disability coverage by virtue of a reported salary change or an age change. Although an employee may choose not to apply for additional coverage, it's important for the employer to keep this information and the date offered in the employee's personnel file.

CONTACT US

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JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

