



Important Information

Group Life Plan Change of Insurance Carrier

This document is provided to you as Human Resources and/or Payroll personnel for your organization, on behalf of the Standing Committee on Insured Benefits.

GROUP LIFE INSURANCE CARRIER CHANGE

Medavie Blue Cross will become the insurance carrier for Group Life coverage, replacing Assumption Life. Please review the information below, outlining the impact of this upcoming change which is effective May 1, 2019.

NEW SUPPLEMENTARY* LIFE INSURANCE LATE APPLICANT PROCESS

In the past, employees had been provided with the opportunity to apply for additional Supplementary* (*now referred to as Optional) Life Insurance and/or Dependent Life insurance during the month of May in any given year.

As of May 1st, 2019, employees will have the opportunity to apply for additional Supplementary* (Optional) Life Insurance, as a late applicant, at any time throughout the year. A Statement of Health will continue to be required and coverage is effective only if approved by the insurance carrier.

DEPENDENT LIFE

During the month of May in any given year, employees will continue to have the opportunity to add dependent life insurance, with no statement of health. An enrollment change form will still need to be completed (checking the box) showing that the employee has chosen dependent life coverage. Payroll deductions should begin in May for June coverage.

FREQUENTLY ASKED QUESTIONS

Will current waiver of premium (WOP) recipients who have an assigned caseworker at Assumption Life receive a new caseworker at Medavie Blue Cross?

Yes – employees who do not have LTD coverage will be assigned a new caseworker at Medavie Blue Cross. Impacted employees will receive a letter from Medavie Blue Cross with contact information. Employees who have LTD coverage will keep their same caseworker.

Will there be any changes to the process of submitting a group life insurance claim?

No. The same information will be required by Medavie Blue Cross.

When individuals on leave choose to continue their employee benefits they send their Group Life premiums to Vestcor, but send their Health, Dental and Travel payments directly to their employer.

Should individuals still send their Group Life premium cheques to Vestcor?

Yes, premium cheques for Group Life coverage are to be sent to Vestcor. Cheques for health and dental premiums continue to be sent to the employer.



STANDING COMMITTEE ON INSURED BENEFITS

Will Medavie Blue Cross be responsible for the Group Life Conversion Program as well?

Yes. As of May 1st, Medavie Blue Cross will administer the Group Life Conversion Program.

What happens to waiver of premium (WOP) applications that are still being actively adjudicated by Assumption Life on May 1st 2019?

Assumption Life will continue to assess claims until April 30, 2019. Active files will be transferred from Assumption Life to Medavie Blue Cross once the file has been fully adjudicated.

What happens if an employee appeals a claims decision made by Assumption Life after the file has been transferred to Medavie Blue Cross?

If Assumption Life declined the application, and the appeal is received before May 1, 2019, it will be reviewed by Assumption Life until a decision is made. If the appeal is received after May 1, 2019, it will be reviewed by Medavie Blue Cross.

NOTE:

There will be some changes to the application forms and they will be available on the website at Vestcor.org/employeebenefits as of May 1, 2019.