

# The Importance of Timely Enrolment & Updates

When an employee becomes eligible to join their employer's group benefits plan, they have **31 days to enroll in the plan before they are considered a late applicant.**

Late applicants may be required to provide evidence of insurability if after 31 days. *Acceptance into the plan is not guaranteed for late applicants.*

## Reporting Life Changes to RWAM

The employee should contact their group plan administrator or RWAM Group Administration directly to report any changes in personal status or life circumstances which might affect their coverage, including:

- Marital status (marriage, common-law, divorce, separation)
- Changes in name or that of dependent(s)
- Birth of a child, adoption, student coverage

In the event of a major life change, beneficiary designations should be reviewed to ensure accuracy and alignment with current life events. Refer to the Employee Benefits Booklet for more information under the heading 'Changes Affecting Your Coverage'.

## Timeliness and Accuracy is Critical in Group Benefits

Ensuring employees enroll on time for group benefits is essential to making a great first impression on new employees. This allows plan members to begin using their valuable benefits as soon as possible and reduces the need for additional paperwork and potential hurdles associated with late submissions.

In addition, ensuring all life events have been reported to RWAM means that benefits will be available to their dependents without delay in their time of need, and the appropriate beneficiaries will be paid at the time of claim.

*Navigating the timeline for an employee's group benefits application with RWAM is essential to ensure smooth and timely coverage. A late application not only introduces potential delays but also requires additional steps, such as providing "Evidence of Insurability" and possible delays due to RWAM seeking additional medical information. By adhering to the initial application deadline, you avoid the complexities and potential hurdles associated with late submissions.*

## Group Health Evidence Form (Evidence of Insurability)

Coverage will not take effect until all required information is submitted to RWAM, reviewed and approved. The effective date is never retroactive and reflects the date approved by RWAM. The plan administrator will receive confirmation of the effective date of coverage.

Upon receipt and review of the medical health information, RWAM reserves the right to seek additional medical information for evaluation before making its final determination with regards to granting coverage. Any charges incurred to obtain additional medical information may be the responsibility of the employee.

## Common Scenarios

### 1. Employee gets married

- The employee needs to complete a "Change of Status" form.
- A change in status of the employee may also affect their name and/or their beneficiary designation, ensure the form also includes these changes.

### 2. Employee has a baby

- If the employee has single coverage, they must complete and sign the applicable sections(s) of the "Change of Status" form within 31 days of child's date of birth.
- If the employee has family coverage, they must complete and sign the applicable sections(s) of the "Change of Status" form as soon as possible or email [csr-groupadmin@rwam.com](mailto:csr-groupadmin@rwam.com) with the child's name and date of birth.

### 3. Employee has an eligible dependent attending a recognized college/university

- Any employee with an eligible dependent(s) over the age of 21 or age according to the employer's plan design, will be contacted directly via their email address provided and prompted to digitally update their dependent(s) student status on the RWAM Plan Member Services website.

