All Divisions Group Specific Processes

Reports to run in order to complete below tasks

Run an extract from the system (Employee Information) to get a full listing of all members to identify their current ages. You will need to use the date of birth column.

Run an extract from the system (Dependent Information) to get a full listing of all dependents to identify their current ages. You will need to use the date of birth column.

Termination of Employees benefits

When a member reaches the maximum benefit age for certain benefits then the administrator needs to go in and term that benefit that the member is no longer eligible for coverage. See process on how to "Terminate a Benefit".

Long Term Disability

For those sections with Long term Disability as a benefit. Benefits must be terminated at age 65 less the elimination period so if a member turns 65 January 1, 2015 and there is a 6 months elimination period the Long term Disability benefits need to be termed 6 months prior to the member turning 65. Please follow your contract for the elimination periods.

Termination of Optional Spousal Life (If applicable)

The benefit terms at the member's retirement or when they turn 65 or when the spouse turns 65. This can't be managed by the system. If the employee retires or turns 65 first then follow the process above (Termination of Employees benefits). If the dependent (Spouse) turns 65 first then this will need to be monitored and termed accordingly. See process on how to "Terminate a Benefit".

Reductions: (If applicable)

Any benefits that have a reduction on system will need to be adjusted. ie. 50% at age 65 these members will need to be recalculated on their 65th birthday in order for the reduction to be calculated correctly. Once a re-calculation is done then the system should adjust the benefits correctly. Please ensure that you review the confirmation statement to ensure that the benefits are displaying correctly. See process on "Recalculating an Employee".

Student, Overage and Disabled Status – This will need to be monitored a dependent report can be created to identify those dependents reaching the maximum age for child/student/overage.

If a dependent is listed as a child and are reaching the student age. You need to confirm if they are attending college/university and if still in school the status needs to be changed from Child to Student status within the dependent tab.

If a dependent is reaching the maximum student age and will be overage then the dependent needs to be termed from the system on their birthday.

If a dependent is now considered disabled please ensure that the disabled form is completed and provided to our medical underwriting team. Once approved you can add the child to the system with the disabled status. See the process on Adding a disabled child.

All Divisions Group Specific Processes

Survivor Benefit Process

In the event a member passes away and has surviving dependents Please leave the member active on system until the life claim has been paid out. Once we have confirmation that the life claim has been paid Medavie Blue Cross will transfer the member to a survivor section and keep the dependents active for 24 months. A new card will be sent out to the dependents with the new division number. You will not have access to this member so any address changes will need to be sent to the Blue Cross database to be processed.

Beneficiary Forms

The Medavie Blue Cross application form and beneficiary change form will be the forms that you will have the employee complete with the beneficiary details. The beneficiary form that is on system is available if the employee wants a copy of their beneficiaries on system however they will not be required to sign and return a copy as the form indicates. As long as you have a signed form on the members file with the beneficiary details then the form from the admin system will not need to be used.

Card requests

If a member requires a new card we ask that the member either logs into the cardholder website or calls the number on the back of the card to have a new card requested.

Card requests are overnight updates and take anywhere from 3-5 days to arrive to the members address. Some changes that are updated will automatically produce a card. Status change, adding a new dependent will create a card. Address changes, member reinstatements will not produce a card.

For any concerns or questions you can contact your sales team for assistance.

Health and Travel Coverage

The Health and Travel benefits are separated out within the system please ensure that whatever changes are made to the health benefit needs to also be applied to the travel benefit. So if you are waiving benefits for the health coverage then you also must waive the coverage for travel.

Dependent Coverage

When adding a new dependent via the admin site (not under the login as option) you need to ensure that the benefits are applied to this new dependent. In the admin site under the Coverage benefit tab select the Modify Benefits tab ensure that all the dependents are checked off for coverage under each benefit (Health, travel and Dental)

Depende
- ☑ Maria
- ☑ Micha
- ☑ Nicho
- ☑ Matth
- ☑ Soph

Enter the effective date of the new dependent being added and select Save all.