

### EMPLOYEE PERSONNEL FILES

#### Keeping them up to date is important!

When an employee or beneficiary makes a claim for life insurance or disability benefits, the group insurer will have specific documentation requirements. In a world where much of our employee data is now kept online, we believe it's worth reminding employers and their benefits administrators of the importance of maintaining good employee personnel files, keeping updates of salary changes, changes in beneficiary after a marriage or divorce, and changes in employment status including hours of work.

To be complete, the employee personnel file should include the following documents supporting their group benefits:

- Original Application for Coverage
- Original Application for Change forms(s) for dependent and beneficiary changes
- Benefit Statements provided by Johnstone's Benefits
- Proof of provincial health insurance
- Correspondence related to benefits coverage, such as change of employment status, salary change, etc.

#### Application for Coverage

When enrolling an employee, the benefits administrator of the employer will keep the ORIGINAL completed **Application for Coverage** form, found on the Johnstone's Benefits website <https://www.jbenefits.com> as well as related emails in the employee personnel file.

The original form is required by the insurer when there is a life insurance or AD&D claim. The beneficiary designation and the employee's signature are verified by the insurer at the time of a claim.

#### Application for Change

When an employee changes their beneficiary, or adds a dependent, we strongly recommend such changes are done by the employee completing an **Application for Change** form. This is a separate form, also found on our website <https://www.jbenefits.com>, and we encourage the administrator to attach the original of this form to the original **Application for Coverage** form, and keep in the employee personnel file.

### 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.**



Check to ensure the employee has correctly dated and signed this form, as the beneficiary designation may change over time. The most current "listed" beneficiary determines who receives the insurance proceeds.

### Benefit Statements

Johnstone's Benefits provides interested clients with individual benefits statements to distribute to their employees.

The value of the benefits statement is that it is based on personalized data, confirming to the employee their current levels of coverage, dependents, and beneficiary designation(s) on file. It provides the employee the opportunity upon review to update any outdated or incorrect information using the **Application for Change** form.

If your organization is not currently receiving this employee communications, and are interested in finding out more information, please contact your Johnstone's Benefits Client Accounts Manager.

### Provincial Health Insurance

All group insurers require employees and their dependents to have provincial health insurance to be eligible for Extended Health (EHC) benefits, as EHC provides coverage over and above government health benefits. In British Columbia, insurers also often actively seek confirmation of enrolment in the provincial Fair Pharmacare for drug coverage.

### Other Benefits Correspondence

We advise clients in writing when an employee may be eligible for additional life insurance and/or disability coverage by virtue of a reported salary change or an age change. An employee may choose not to apply for additional coverage. If the employee selects an increase in their coverage, we

have record as the third party administrator. However, if the employee declines coverage, we are not typically advised in writing, which is the primary reason for our recommendation that the employer tracks the offer date.

In addition, employers are encouraged to carefully track the number of hours an employee works to ensure eligibility – both for newly eligible employees, or to ensure employees are terminated from coverage if they are no longer eligible because their hours of work have dropped below the policy's minimum hours criteria.

## UPDATE

### Travel Coverage for COVID-19

Many insurers have updated their policies to provide benefits coverage to accept claims for "unexpected" COVID-19 related illness while the insured is travelling.

Before booking or undertaking travel, it is still strongly recommended that you consult with your insurer regarding travel restrictions and guidelines in place for the destination before departing, as well as the reporting, testing, and quarantine requirements that may be necessary upon arrival in a particular province or upon re-entry into Canada.

Reminder: Insurers have the right to change their position in future, so please contact us for the most up-to-date information.

## CONTACT US

### Johnstone's Benefits

3095 Woodbine Drive  
North Vancouver, BC V7R 2S3

Phone: 604 980 6227  
Toll Free: 1 800 432 9707  
Fax: 604 983 2935

Website: [www.jbenefits.com](http://www.jbenefits.com)

**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.

