

THE GROUP SCOOP

CURRY GROUP BENEFIT SOLUTIONS

JULY 2025

LIFE HAPPENS – KEEP YOUR COVERAGE CURRENT!

FOR THE PLAN MEMBER



As life changes, your benefits plan should reflect that! To keep your coverage accurate (and avoid delays or loss of benefits), it's important to let your employer know when certain changes happen.

Post-Secondary Students

Have a child heading off to college or university full-time?

- They may still qualify for coverage up to a certain age. Send your employer:
 - School name
 - Program start & end dates

Birth or Adoption

Welcomed a new child into your family?

- You have 31 days to notify your employer and add them to your plan. Missing this window could mean your child needs to complete medical questionnaires to get coverage.

Marriage or Common-Law

Got married or in a common-law relationship?

- If you've lived together for at least one year (or share a child), you can add your partner to your plan.

17 Be sure to update your employer within 31 days of the change.

Don't Forget the Dependents

Even if your spouse has their own coverage, be sure to list them as dependents on your plan. Why?

- It makes switching coverage easier if anything changes
- It's often required for things like Dependent Life Insurance

Life Insurance Beneficiary

Double check that your beneficiary is up to date!

If you're naming a child, be sure to also name a trustee – otherwise the benefit will go to your estate.

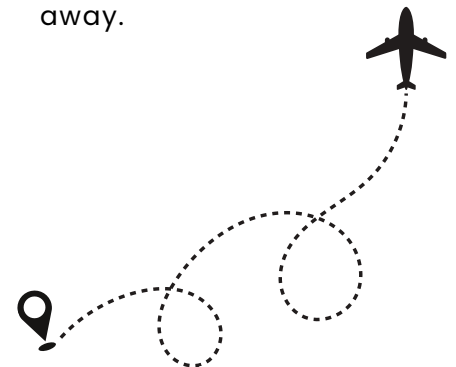
Quick Tip

Keep HR in the loop. Even small changes can affect your coverage!



Did you know?

- Pharmacists in Ontario can now prescribe medications for over 20 common conditions – including pink eye, urinary tract infections, eczema, and acid reflux. This means fewer trips to the doctor and faster care!
- Your provincial health plan may not fully cover you when you travel within Canada. If you travel to another province, your government health insurance may not cover ambulance services, hospital fees, or other emergency medical costs the same way it does at home. That's why travel insurance is important—even for trips within Canada! It helps protect you from unexpected expenses if you get sick or injured while away.



PLAN ADMINISTRATOR CORNER: AVOIDING COMMON MISTAKES

As the Plan Administrator, you're the vital link between your team and the group benefits provider. Here are some of the most common oversights—and how you can avoid them to keep things running smoothly and compliantly.

✓ **Stay on Top of New Hires & Terminations**

✓ Add new employees promptly—even if they're in a probationary period. You can always remove them later.

✗ Don't delay—late applicants may face denied or reduced coverage.

✓ Remove terminated employees ASAP to prevent unauthorized claims and unnecessary costs.

✗ **Removing Employees with Spousal Coverage**

Employees can waive health and dental if they have similar coverage through a spouse—

but they must still be enrolled in pooled benefits like Life and LTD.

✗ **Not Listing All Dependents**

All dependents should be listed, even if they're waiving health/dental coverage. This ensures they're covered under Life Insurance and makes future reinstatement easier if their other coverage ends.

📊 **Salary Impacts Benefits**

Delays in salary updates can result in incorrect Life or LTD payouts. Update earnings as soon as changes occur.

🕒 **Conversion Coverage at Termination**

When an employee leaves, inform them of their conversion options within 31 days. This allows them to secure individual coverage without medical evidence, which is crucial for those with health conditions.

✗ **Using Outdated Forms**

Insurance carriers update forms regularly to reflect important changes, new fields, or revised conditions. Always ensure you're using the most current version to avoid processing delays and ensure accurate information is submitted. If in doubt contact us and we can assist you with getting the correct form.

Plan Administrator Training Available

We offer plan administrator training by walking you through our easy-to-follow Plan Administrator Checklist. It's a great way to stay on top of your responsibilities and feel confident in your role.

We're just a phone call or email away! Book your plan admin review with us anytime:

✉ clients@currygbs.ca

📞 1-866-445-4424



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If you've had a great experience with Curry Group Benefit Solutions, we'd be so grateful if you shared it! **Google reviews mean the world to us.** They help others discover who we are, what we do, and why working with us makes a difference. Your kind words help build trust and allow others to hear real stories from clients like you.

Have a minute? Scan the QR code below and let us know how we're doing—we'd love to hear your thoughts!

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1. Open your phone's camera and scan the QR code.
2. Click the link that pops up.
3. Rate us and leave a short message—it's quick and easy!
Thank you for your continued support!



— The Curry Group Benefit Solutions Team

📞 1-866-445-4424

✉ clients@CurryGBS.ca

📍 223 Aylmer St. N, Unit A, Peterborough,
Ontario, K9J 3K3