



Frequently Asked Questions

Rest of Canada Program

? **Who is the insurance provider?**

The benefits program is insured by Wawanesa and administered through Simply Benefits' digital platform.

? **Are all members of my firm required to join the benefit plan?**

No, it is not mandatory for all members to join the benefit plan.

? **What is the eligibility period?**

Once the program is implemented for your firm, all existing members who wish to enrol, must do so immediately. All future members must enrol within 31 days of joining your firm. Enrolments outside of these guidelines will be subject to medical evidence and may be denied access.

? **Is medical evidence required for a new group?**

Medical evidence is only required for new groups consisting of 1-2 individuals. New groups with 3 lives or more do not require any medical evidence.

? **Can each member of my firm select their own level of coverage?**

Yes, members have the flexibility to choose their preferred coverage level from a variety of plan designs, which include bronze, copper, silver, gold, and platinum.

? **Can I change my coverage level at any time?**

You can update your existing coverage level in the event of a life change, such as marriage, divorce, loss of alternative coverage, or a change in dependent status. Otherwise, you are required to stay with your selected plan level for a minimum of 2 years before making any modifications.

? **Are optional benefits (critical illness, weekly indemnity, long term disability) mandatory for all members?**

Optional benefits are chosen at the firm-level, meaning all members at your firm will be required to partake in the optional benefits agreed upon by your company.

? **Who pays the monthly premium?**

Each member is responsible for paying their own monthly premium via pre-authorized debit that is set-up online during the implementation process, unless billing is arranged at the firm level.



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? **How are claims submitted/ reimbursed?**

Claims are submitted through the Simply Benefits app. Once your claim is approved, your reimbursed amount will be directly deposited to the bank account provided in as little as 48 hours.

? **For calendar-year maximums, is the amount pro-rated if I join the program part-way through the year?**

Calendar-year maximums are not pro-rated. You have access to the full benefit amount from the moment you join the program, including if you join part way through a calendar year.

? **Are dependents covered?**

Yes, eligible dependents (spouse and children) of the employee are covered.

Spouse: married or if common-law, after 12-months of cohabitation

Child: natural, adopted or step, up to age 21 or up to age 25 for full-time students.

? **Are there mental health resources available?**

Yes, included at every plan level, members will have access to People Connect, a mental health resource centre. People Connect is an online platform that offers educational resources and access to mental health care and treatment, including the option to schedule real-time virtual therapy with a preferred therapist.

? **When does the plan renew?**

The plan renews each year on November 1st. Current rates are subject to change at the time of renewal.

? **How do I enrol on the plan?**

All enrolments are completed digitally through the Simply Benefits platform. Contact extras@peoplecorporation.com to get started.