

THINGS TO KNOW REGARDING THE ADMINISTRATION OF YOUR OASSIS GROUP BENEFIT PLAN

As the appointed plan administrator and contact for your organization's benefit plan, there are a few things you need to be mindful of regarding the administration of your group benefit plan that must be adhered to.

1. Advise OASSIS of any contact changes.

It is important that contact information for you or your organization is correct and up to date. Remember to inform OASSIS of any changes that occur. For example, a change to the Billing Contact, the Executive Director or an address change.

2. Remember to pay your monthly premiums on time to avoid termination of your group benefit plan.

Monthly premiums are due the first of the month. If premiums are not paid on time, OASSIS will send notice of late premium status and a final payment date will be enforced. If premiums remain outstanding, OASSIS will terminate coverage for all active members on your plan. Coverage will be reinstated once the outstanding premium balance has been paid. We highly recommend signing up for pre-authorized payments to avoid late payments. If you are already on a pre-authorized payment plan, inform OASSIS of any changes to your banking information to avoid an NSF payment.

3. Send your forms on time.

Enrolment forms and changes to an employee's coverage are time sensitive and must be received by OASSIS within 31 days of the member's enrolment date or the effective date of the change. If the enrolment form is received by OASSIS past 31 days of the eligibility date, the employee will be a late applicant and will be subject to the late applicant stipulations which include medical underwriting and carrier approval. If applicable, a member's dependent(s) can also be deemed a late applicant and subject to medical approval if the request to add coverage was not received by OASSIS within 31 days of the dependent's eligibility date.

4. Remember to retain copies of documents for your files.

It is important that you keep copies of forms pertaining to your group benefit plan for your reference. When it comes to enrollment forms or beneficiary designation forms, it is especially important that the employee sign these forms. A signature in a cursive font will not suffice. An original wet signature, a copy of an original wet signature or an approved date stamped electronic signature on a form will be accepted. If you choose to process changes yourself via access to the Employer Portal, keep a record of the changes that you processed. If you enroll a new employee an enrollment form must still be completed in full and a copy sent to OASSIS for our records. If you prefer to have your OASSIS Benefits Administrator process all your changes, (salary updates, new enrollments, terminations, updates to an employee's coverage ... etc.), please provide the documentation required and your Benefits Administrator will keep a record of the changes they managed.

5. Report all types of employee leaves of absence to OASSIS. An employee leave of absence will occur from time to time and the reason for the leave can be medical, non-medical or personal. This includes leaves due to illness/disability, employer approved unpaid leaves, education leaves, maternity/parental leaves and

protected leaves to name a few. It is important that regardless of the type of leave, all absences must be reported to OASSIS. There may be an impact to an employee's benefit coverage depending on the type of leave and the expected duration. If it's a medical leave and the employee has disability coverage, short and/or long term disability, a disability claim should be initiated with the help of your OASSIS Disability Coordinator.

6. Notify OASSIS if you wish to extend benefits beyond the legal notice period for an employee that will be terminated.

In the event of an employee's involuntary termination and group benefits are to be extended beyond the statutory legal notice period, you must first contact OASSIS before offering the extension of coverage to the employee. The request to extend benefit coverage must first be approved by the carrier(s), Green Shield and/or Canada Life, before it can be implemented. The request to extend benefit coverage must be made by the employer to OASSIS a minimum of 5 business days before the employee's termination date.


7. Remember to check your monthly premium statements.

Your monthly premium statement is released around the 20th of the month. Once a premium statement has been created, it will be saved on your Employer Portal. It's important to check your monthly premium statement to make sure changes that were processed were captured correctly. This includes any new enrollments, terminations and salary changes. It's equally important to check that premiums have been calculated correctly. Make sure that any adjustments or corrections to your monthly premium statement are reported to OASSIS to be reflected on your subsequent premium statement. Please note that a maximum credit of one month applies for retroactive premium credits.

8. Remember to check your Employer Portal.

Authorized administration contacts receive login access to the Employer Portal. The Employer Portal is where your monthly premium statement and updated benefit documents are uploaded and may require your attention or need to be forwarded to an employee. Access to the Employer Portal will also allow you to search for employee information and make administration updates.

How to Access Documents on the Employer Portal

- Login to your Employer Portal here: <https://benadmin.ibenefits.ca/portal/admin>
- To the right of the  Home icon on the top left of the screen
- Click the down arrow from "All Clients" to select "OASSIS" in the field
- Your organization's plan name will then appear in the next field to the right
- Select "All Classes" in the next field and hit the "Apply" button
- Go to "Reports" in the left hand tab options
- Then go to "Member Portal Documents" & "Report Outputs" to review posted documents

If you have any questions regarding the administration of your group benefit plan or your role as a plan administrator, do not hesitate to contact OASSIS.

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