



Mainstay Insurance Brokerage Inc. Phone: (905)886-9203

In order to serve you better

To assist you with your employee benefit plan, we are continually updating our website. Located at:

www.mainstayinsurance.ca

The site provides easy access to many insurance company's websites and to the health and dental claim forms you utilize on a regular basis. We have also added links to the log on pages for members (employees) in order to provide quick entry to other websites.

If you use a form that is not on our website and would like it added, please send us an e-mail at:

feedback@mainstayinsurance.ca

Did you know that..?

You are required to keep your employer up to date on your marital status?

Plans cover married spouses, same sex partners/spouses as well as common law relationships.

Be sure to check your booklet, or with your plan administrator, as these benefits may begin on the day you commence moving in together or in many cases, not until after 12 months of cohabitation.

Either way you MUST inform the insurer of your change in status within 30 days or risk having coverage rejected.

If in doubt, CHECK!

Do You Have Full Time Students Back To School?

If you have a child who has entered post secondary school or who is returning to school, then it is your responsibility to ensure that their personal information is kept up to date with the insurer in order to maintain coverage.

Most group benefit plans define a dependant child as; "an employee's natural or adopted child, or stepchild, who is

- Unmarried;
- Not employed on a full-time basis;
- Not eligible for insurance under a group policy; and
- Either under 21 years of age, or, if a full-time student at an accredited school, college or university, under 25 years of age

Depending on the insurer, you may be asked to fill out a form with details such as the name of the school, the length of the program etc. Some may ask for proof of full time enrolment and others simply ask for a phone call with a verbal statement that your child is enrolled full time that will be recorded on file.

In most cases you will be required to update information with the

insurer each year that your child is returning to school and remains eligible. Most carriers require the information by the end of August.

Keeping this information updated is EXTREMELY important. By ensuring coverage is up to date, it ensures quick and easy claims payment should your child need prescription drugs or a dental visit while at school. It also ensures that the appropriate out of country coverage is in force. This is very important if your child were to leave the country and require emergency medical treatment. School or spring break trips are good examples of when services might be needed. An emergency is NOT the time to find out that your child has been removed from the plan because you forgot to update.

If your student is enrolled in a post secondary school that is outside of Canada, there are a number of other issues that also need to be considered.

The student will require an extension from OHIP (or your provincial health insurance plan). This does two things: it ensures your child's ongoing OHIP coverage

upon their return from school and allows group benefit plans to maintain coverage. This coverage is NOT always automatic and in most cases the insurer will need to be notified that your child will be attending school out of the country, that the OHIP coverage extension has been approved, and that they are enrolled fulltime (the same as an in province student).

If your child is no longer in full-time post secondary school, are married or are working full-time, they are no longer eligible to be on your benefit plan. They must enroll in the plan provided by their own employer or obtain personal individual coverage of their own. Having them remain on your employers benefit plan and not complying with the contract will result in their claims being declined.

Speak to your plan administrator or call the insurer directly if you have any questions or concerns, or to verify your students coverage.

Insurer contact information can be obtained from your employee booklet or through our company website at

www.mainstayinsurance.ca



Mainstay Insurance Brokerage Inc.

10 Linton Court
Thornhill, Ontario
L3T 5M9

PHONE:
(905) 886-9203

TOLL FREE:
1-877-624-6789
1-877-MAINSTY

FAX:
(905) 707-0216

E-MAIL:
inquiries@mainstayinsurance.ca

WEBSITE:
mainstayinsurance.ca

Note: This side of the newsletter is intended for you, the plan administrator. The information on the 'front' is targeted more to your staff and can be copied and distributed for their reference.

Just in case you were wondering...

Although we specialize in employee benefits for small to mid sized firms in the GTA, we can also assist with your other insurance and HR needs.

We know brokers all over the GTA and in the U.S. if you need help with staff located there. We can also connect you with lawyers, accountants and HR consultants if you require supporting other employment areas.

This information is provided as a reference to clients of Mainstay Insurance Brokerage Inc. It is not intended as advice. Your situation and the contract provided by your insurer as well as any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

Are you prepared for Bill 168 - Preventing Workplace Violence And Workplace Harassment?

Changes to Ontario's Occupational Health and Safety Act (OHS) took place June 15th, 2010 that apply to all employers with workers in the province of Ontario. Bill 168 was introduced to protect employees from workplace violence and to provide stronger rules around workplace harassment.

Employers are required to post a policy that addresses violence and harassment in the workplace. They are also required to develop a related program and policies and provide information and

appropriate education to all staff.

These new procedures need to contain means for both controlling risks in the workplace as well as summoning immediate assistance in the event occurs or is even **likely** to occur.

Both the Ontario Ministry of Labour and Ontario's Occupational Health and Safety Council have resources on their websites to assist employers in complying with this new legislation.

There are areas such as situations of domestic violence that may not

have not been a concern of employers in the past, but that now require employers to safeguard the impacted employee.

This legislation is being taken seriously and has strong penalties supporting it in the event that an employer fails to comply.

The OHS provides that a failure to comply with the provisions of Bill 168 may result in fines up to a maximum of \$500,000 for corporations and \$25,000 or 12 months imprisonment for individuals.

Interested in helping make our city a better place?

Mainstay Insurance Brokerage has been helping to support the Evergreen Centre for Street Youth for over 10 years. The center provides a variety of supports to disadvantaged youth under the age of 25.

The Evergreen meal program is just one way that we help to support these youth. At these dinners, volunteers pay for, cook, and serve a healthy meal for anywhere between 30 to 100 street youth in safe and supportive surroundings.

Over the years our support has grown from one meal per year to one per month to a high of almost 30 meals that we have booked for this season.

Over the years we have been lucky enough to have had many friends, clients and associates volunteer their time to buy, prepare and serve these meals.

Employees from a wide variety of companies have volunteered their time to help out with this extremely rewarding program.

Many companies have also made other donations of everything from winter coats, kitchen equipment, additional funds, and the time of their staff throughout the year.

These corporate groups include: *Manulife-Victoria Park, Empire Life, Acccerta, Green Shields, Straitline Transportation, Swim Time,*

Associum, SeeThru Designs, Aquarium Services, and Apotex Inc.

We would like to take this opportunity to thank each and every one of them as well as all the other groups and individuals who volunteer their time and effort in making all of this possible.

If you would like more information about getting involved in hosting a dinner or about the Evergreen Dinner Program in general, please visit our website at www.mainstayinsurance.ca

Click on "Community" and then on "Evergreen Dinner Program" or call Dave at 905-886-9203.