

January 19, 2024

To: Benefit Administrators / Human Resource Personnel

From: Shiona Buckshaw
Partner Services Manager, Employee Benefits

Re: REMINDER: Review the 2024 Lost Eligibility Report
Employee Benefit Plans

REMINDER: 3sHealth Employee Benefits successfully completed the 2024 annual measurement on Thursday, January 11, 2024. Please review the Lost Eligibility Report to identify any employees that may have lost coverage in error due to incorrect hours. If an employee lost coverage in error due to incorrect hours, then please contact 3sHealth Employee Benefits to have the system corrected before **Friday, January 26, 2024**. Corrective action before this deadline will ensure that employees receive the correct information about the benefit options available to them.

This document was prepared to provide answers to the most frequently asked questions surrounding the annual measurement activities.

Where can I review my results of the annual measurement?

The Annual Eligibility Determination Report, the Annual New Eligibility Report, and the Annual Lost Eligibility Report will provide the results of the annual measurement. These reports will provide you with the details on those employees who maintained, gained, or lost eligibility in one or more of the Employee Benefit Plans administered by 3sHealth. As well, the reports will provide you with the details on those employees who gained eligibility into SHEPP during the annual measurement.

Please note that during the annual measurement period, 3sHealth runs multiple queries to verify the accuracy of the data. As a result of the queries, we may manually update an employee's record in iHRIS. Manual updates will not be reflected in the eligibility reports. 3sHealth will send you an email notifying you of any manual updates made to your employees' records.

The Annual Eligibility Determination Report, the Annual New Eligibility Report, and the Annual Lost Eligibility Report are accessible through MemberNet for employers that subscribe to 3sHealth Payroll. The "Report Period" will be 2023. Step by step instructions on how to retrieve your reports can be found in the Benefits User Manual under the section titled "Eligibility Determination Report".

For employers who do not subscribe to 3sHealth payroll, we will send your results to you by end of day January 16, 2024.

When will 3sHealth Employee Benefits send annual welcome packages and letters to employees?

3sHealth Employee Benefits will send the annual notification letters and Enrolment Information Forms to employees, after eligibility reports and queries have been reviewed and enrolment records have been updated where required. As part of the eligibility report review, 3sHealth will verify hours with the employer for employees with zero (0) hours or employees that were within 50 hours of becoming benefit eligible.

Do employees have the option to convert their group life insurance to an individual policy if they lose eligibility as a result of the annual measurement?

Yes, employees can convert their group life insurance to an individual policy with Canada Life. The conversion period for employees losing group life eligibility as a result of the annual measure has been extended to February 29, 2024. This extension provides employees with a little extra time to exercise their conversion option as many employees will not be notified that they are losing their coverage until mid-January. More information about the group life conversion option can be found in the [Group Life Conversion Fact Sheet](#) located on the 3sHealth website.

Do employees who lose extended health care and dental coverage at the annual measurement on December 31, 2023 have the opportunity to continue this coverage?

Employees have the opportunity to apply for coverage under the GMS 3sHealth Retiree Benefits Plan. Employees can elect to enroll in the extended health care plan, the dental plan, or both the extended health care and dental plan each detailed in the [GMS Brochure](#) located on the 3sHealth website. If the employee elects to enroll in the GMS 3sHealth Retiree Benefits Plan, then coverage is a minimum one-year commitment.

Eligible employees will automatically receive an information package about their opportunity to apply to the GMS 3sHealth Retiree Benefits Plan. 3sHealth Employee Benefits will run a query to identify the employees who lost coverage effective December 31, 2023 due to the annual measurement and will send the information package to the employee's home address. The GMS Retiree Benefits Plan is not offered to employees losing coverage for any other reason such as resignation, termination or lay-off.

Employees can request to have their enrolment date with GMS backdated to January 1, 2024 and premiums will be charged in accordance with their enrolment date. Questions about the GMS 3sHealth Retiree Benefit Plan can be made directly to GMS by calling 1-800-667-3699.

After the 2023 annual measurement is complete, please review the Lost Eligibility Report to identify any employees that may have lost coverage in error. If there is an error due to incorrect hours, please contact 3sHealth Employee Benefits to have the system corrected **before Monday, January 22, 2024**. This will ensure that employees do not receive the GMS 3sHealth Retiree Benefits Plan information package in error.

When will 2024 claim payments begin?

Claim pre-authorizations submitted after December 11, 2023 or claims incurred in January 2024 will be held by Canada Life until the annual measurement process is complete. Canada Life will begin processing pre-authorizations and claims in mid-January in the order they were received and will work diligently to be caught up by February 27, 2024.

Please note that claims incurred in 2024 for the OOS Flexible Spending Plan will also be frozen until the end of January as we complete the OOS Flexible Spending Plan annual process.

What out-of-country medical emergency coverage do employees have in January?

Many employees book out-of-country vacations for travel during the month of January. Often employees are away during this annual measurement period and are unsure if they have coverage. This leaves people wondering whether they need to purchase additional medical emergency insurance for their trip.

3sHealth and Canada Life have worked together to extend out-of-country medical emergency coverage to our plan members during the annual measurement period. This means that if you are an employee that had extended health care coverage in 2023 and you lose coverage on December 31, 2023 because you worked less than 780 hours, you will retain the out-of-country medical emergency portion of your coverage until January 31, 2024.

Plan members are encouraged to contact the travel assistance provider immediately if they are experiencing a medical emergency while travelling out of country.

What should I do if I have questions about the annual measurement results?

If you have questions about your annual measurement results, please send an email to ebp@3sHealth.ca or contact us by telephone at 1.866.278.2301, option 4. If you are emailing your question, please ensure that you put "ANNUAL INQUIRY" in the subject line along with the employee's name and benefit ID number. Upon receipt of your inquiry the 3sHealth Employee Benefits team will:

- review your inquiry;
- provide a timely response (our service standard is to respond within 24 hours); and
- communicate to other employers, if necessary.

Please note that we do experience a very high volume of inquiries following the annual measurement. Every effort will be made to assist you as quickly as possible.

If you have any questions about this bulletin, please call a 3sHealth Benefit Services Officer at 1.866.278.2301, option 4 or email ebp@3sHealth.ca.