

When to Notify Your Employer about Life Changes

When changes are happening in your life, it's easy to forget to give your Benefits Administrator your new information. However, there are a number of employee benefit situations where failing to notify your employer could mean your wishes may not be carried out. Here are some examples:

- ▶ If you get married or live common-law for the first time, or if you divorce or re-marry, you will probably want to change your beneficiary. If you forget to make the change and your first spouse or parent is still listed as your beneficiary, that person will receive your life insurance benefits if you die. Unless you notify your employer otherwise, your previous spouse could also continue to be eligible for health and dental coverage under your plan.
- ▶ If you move, you should let your employer know so that any benefits correspondence (such as your annual Benefits Statement, benefits bulletins, or claim cheques) can reach you promptly.
- ▶ If you've had a new addition to your family (whether it's an adopted or natural child), let your employer know. For certain benefits, such as Optional Life for example, you must apply for this insurance within 60 days or you will have to provide medical information.
- ▶ If your new spouse has dependent children, you may want to add them to your health and dental plan, again by notifying your administrator. You may also want to change from the Single to Family plan. You must apply for this insurance within 60 days or you will have to provide medical information.



- ▶ In the event of divorce, you may want to change your coverage to Single from Family.
- ▶ If you become a non-smoker, you are entitled to cheaper insurance rates after 12 months of being tobacco-free. Be sure to notify your Benefits Administrator to complete a smoking declaration.
- ▶ If you initially opt out of the health or dental plan because you were covered under your spouse's plan and your spouse loses coverage, you must apply for coverage under your employer's plan.

How to Notify your Employer of a Life Change

If your personal status changes, see your Benefits Administrator for the appropriate forms. If you are not sure who administers benefits in your organization, contact Health Association Nova Scotia. If you're not sure whether your employer needs to know about a recent or upcoming life change, talk to your Benefits Administrator or call Health Association Nova Scotia.

*If you have questions about your benefits, please talk to your Benefits Administrator.
You can also call Health Association Nova Scotia at 1-866-886-7246*

Visit www.healthassociation.ns.ca/benefits