



Late Enrolment Penalties for Benefits

If you choose to waive benefit coverage or enrol with single coverage because you or your dependents are covered under a spousal plan, you and/or your dependents will only be eligible to re-enrol without late enrolment penalties upon a qualifying life event such as your spouse losing coverage, a change in spousal status, a change in the eligibility of the dependent, or the birth or adoption of a child. You must apply within 31 days of the life event.

You will be required to present proof of loss of spousal benefits or change in spousal status. No proof is required for the birth or adoption of a child.

If you want to enrol yourself and/or your dependents in benefits later, without a qualifying life event, the following late enrolment penalties will be enforced:

1. Medical evidence will be required for Semi-Private and Extended Health coverage. This includes evidence for yourself and/or a dependent. This normally involves filling out a form and in some cases may involve the completion of a medical exam to determine if you qualify for coverage. Please note that Semi-Private or Extended Health coverage could be declined by the Insurance Carrier.
2. Dental coverage for a late application will be limited to \$150 for each covered person for the first 12 months of coverage. You will pay the applicable monthly premiums during this 12 month period.