



## 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 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 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.