



Empire Life™

CUSTOMER SERVICE UNIT

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GROUP OFFICES

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Salary/Earnings Updates – Important!!!!

Your group benefits plan may include Life or Disability insurance. Often, the amount of Life or Disability insurance provided to your employees is derived from the amount of earnings they receive. If this is true of your benefits plan, **it is extremely important that Empire Life has current earnings information for all insured employees.**

Failing to maintain current salary data with your insurer can have a very real impact on employees should they become disabled. Notice of a salary increase communicated at time of claim will not be processed until the employee is again actively at work. This means that a disabled employee or beneficiary will receive a lower than expected benefit, relative to the employee's earnings at time of claim. It is therefore extremely important that earnings data is kept up to date with your benefits carrier.

Please be sure to communicate revised earnings for insured employees whenever there is a change. Specifically, please communicate:

- When an hourly wage rate is changed (be sure to indicate the normal number of hours worked per week by the employee).
- When a salary is changed (be sure to indicate the salary frequency; weekly, monthly, annual)
- If your plan insures commission earnings, please communicate the commission earnings annually, at the time T4 calculations are prepared in respect of the previous year. Commissions must be communicated as a separate amount, independent from base salary.

Use the attached form to communicate earnings changes, or use the regular Request for Service Form.

NOTE: If you have been set up to process transactions on our web site, you can process these changes in the normal manner on-line. However, if you have a lot of salaries to change, you may send the list to us, and we will process them for you.

You can enclose this completed form with your premium cheque, mail separately, or fax to 1-888-841-9145.

If you should have any questions or concerns, please do not hesitate to contact our Customer Service Unit at 1-800-267-0215 or you may email us at: group.csu@empire.ca