

Open Enrolment

October 1 – November 15, 2010

Help us to promote this one-time opportunity to get your clients' employees the coverage they need

Last year some employees may have opted out of their group benefit plan due to the economic downturn. Now that the economy appears to be rebounding, we are pleased to offer them a second chance to enroll when budget constraints may no longer be an issue.

During this limited open enrolment period, employees currently without coverage can join the plan with **no waiting period** and **no medical evidence**. Employees with coverage also have the opportunity to change their status from Single to Family coverage if they need to!

We understand there is potential for anti-selection, that's why we're offering a limited enrolment period and excluded from eligibility the following:

- Employees or dependants who applied previously, but were denied coverage due to medical reasons
- Employees under a group benefit plan where the No-Evidence Limit is \$0
- Optional Life and Optional AD&D coverage

Note: Life and Disability coverage in excess of the No-Evidence Limit will require medical evidence.

We will send the attached invite/Q&A and promotional material for employees to all plan sponsors the week of Sept 20, 2010.

We welcome your support in helping to promote this offer to your clients. By encouraging robust participation rates and plan awareness, we can help plan sponsors increase employee engagement and encourage a healthy workforce.

If you have any questions, do not hesitate to contact your group representative.



Empire Life®



Do you have employees who opted out
of the Group Benefits Plan?

Now they can change their minds!

Open Enrolment

A one-time opportunity to enroll employees

Increase employee engagement

Encourage a healthy workforce

Hurry, this is a limited time offer

Enroll before November 15, 2010

See other side for details



What is open enrolment?

- A relaxation of standard rules relating to enrolment:
 - Usually an employee is only eligible to join the plan following a waiting period or;
 - Within 31 days of a specific qualifying event
- Provides employees an opportunity to join the plan with no waiting period and no medical evidence
- Employees can elect to change their current status from Single to Family coverage

Why is this a good opportunity?

For you

- Improves employee engagement by highlighting the value of their plan
- Encourages employees to assume responsibility for their health and protection needs
- Promotes employee health – reduces absenteeism

For your employees

- Second chance to enroll when budget constraints no longer an issue
- No hassles – no medical evidence required
- No waiting period – coverage will be effective the date we receive the enrolment and billing date will be the 1st of the following month

How do I enroll employees?

- If enrolling online, refer to your 'Quick Tips For Member Changes' card found in your Plan Administrator Kit
- If enrolling by mail, complete the enrolment forms included in your Plan Administrator Kit, and mail to:

Empire Life – Group Operations
259 King Street East
Kingston, Ontario
Canada K7L 3A8

Attention: Open Enrolment

- Include the original hire date when completing enrolment forms

What is the enrolment deadline?

- The enrolment window is valid from **Oct 1 – Nov 15, 2010**
- All enrolment forms must be received at Empire Life by **Nov 15, 2010**



Exclusions

- Employees or dependants who applied previously but were denied coverage due to medical reasons
- Employees under a Group Benefit Plan where the No-Evidence Limit is \$0
- Coverage for Optional Life and Optional AD&D are excluded

Note: Life and Disability coverage in excess of the No Evidence-Limit require medical evidence

Need enrolment forms?

- Enrolment forms can be accessed at **www.empire.ca**, or phone/e-mail our Group Client Service department at:
Phone: 1 800 267-0215
Monday to Friday,
8:00 am to 8:00 pm EST
Fax: 1 888 841-9145
E-mail: group.csu@empire.ca

- We've included a poster promoting Open Enrolment – please post it in a visible location.



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