

Life Changing Event

Enterprise Holdings
For Full-Time Canadian Employees



What is a Life Changing Event that will allow me to make changes to my benefits?

During your employment at Enterprise Holdings, you may experience Life Changing Events that may impact you and/or your dependants' eligibility for benefits.

When these events occur, you will have an opportunity to make certain changes to your benefits within a specified period of time. The most common Life Changing Events include the following:

- Birth or Adoption
- Marriage
- Spouse loses coverage; gets a new job
- Divorce/Legal Separation
- Overage Dependant Losing Coverage
- Death of Spouse/Child

How do I make changes to my benefits when I have a Life Changing Event?

Notify your local HR department of your Life Changing Event by following the Notification Process and completing the Enrolment Process described below.

Notification Process:

- Contact your local HR department **in writing** via email, letter or fax **within 31 days of your Life Changing Event**. Notification must include the **type of Life Changing Event** (e.g.: birth, marriage, divorce, etc.), **the date of the event**, and the **date of your notification**. Once your local HR department has documented your notification, a Benefits Enrolment Form will be mailed to your home address.

Enrolment Process:

- Complete the new Benefits Enrolment Form that is mailed to your home address, sign and return to your local HR department by the due date printed on the form.
- Submit proper documentation to support the Life Changing Event with your Benefits Enrolment Form. Keep a copy of all forms and documentation for your records.
- Premium deductions for changes made as a result of your Life Changing Event begin with the first full pay cheque after the coverage effective date.

What will happen if I do not notify HR within 31 days of the Life Changing Event?

If you do not contact your local HR department and complete the notification process as outlined above, you will have to wait until the next Annual Open Enrolment period to make changes to your benefits.

Open Enrolment generally begins in the month of October with benefit changes becoming effective the following January 1.

What other Life Changing Events allow me to make mid-year changes to my benefits?

Contact your local Human Resources Department for more information on Life Changing Events that qualify and allow you to make changes to your benefits outside of the Annual Open Enrolment period.

How am I charged for the additional premiums when adding someone to my health care benefits? (e.g.: marriage, birth)

Extended Health premiums are deducted per pay cheque.

For all Life Changing Events to add coverage, except birth and adoption*, benefits are effective on the first day of the next full pay period after you notify your local HR department in writing and complete the notification process. *You must submit documentation to support the Life Changing Event with your Benefits Enrolment Form. If documentation is not yet available, return your enrolment form by the deadline along with a **written explanation of your efforts and expected availability date of documentation.***

*Coverage for a new child is effective on the date of the birth or adoption and you are responsible for paying premiums retroactive to the date of the birth/adoption. Premium deductions for your new child begin on the first full pay cheque following the birth or adoption.

What happens when I waive coverage or drop a dependant from my coverage?

When waiving coverage, all benefits terminate on the last day of the pay period in which you notify the local HR department in writing and complete the notification process. *(You must submit documentation to support the Life Changing Event with your Benefits Enrolment Form)*. The final premium for all waived benefits will be deducted from the pay cheque in the pay period in which coverage is waived.

Recently Divorced? Here's what you need to know:

You must drop coverage for your ex-spouse and stepchildren and you may drop dependant coverage or you can add yourself to the Enterprise Holdings plan if you were previously covered under your ex-spouse's plan. Dropped coverage for an ex-spouse is always effective on the date of the divorce and you will be responsible for paying premiums between the divorce date and the last day of the pay period in which you notify the local HR department in writing and complete the notification process. Any payroll deducted premiums paid during this time will not be refunded.

Notes:

- *If you have not received your Benefits Enrolment Form at your home address within 10 business days of the day you notify the local HR department in writing, contact your local HR Department immediately.*

- *Be sure to update beneficiary designation information where applicable.*