

July 4, 2018

**To: Benefit Administrators / Human Resource Personnel**

**From: Alana Shearer-Kleefeld  
Director, Employee Benefits**

**Re: Change to the 30 Day Rule**

Effective May 1, 2018, the 30 day rule was enhanced to include group life insurance and disability coverage. Previously the 30 day rule applied to health and dental benefits only. Employees who terminate from one employer and are rehired within 30 days at any employer will have their benefits reinstated on the date of hire.

- Permanent casual and temporary employees are eligible for group life and disability coverage effective the date of hire at the new position. The group life volume and disability benefit will be based on the new position. Note: employees who are hired in temporary non-SUN positions are not eligible for disability coverage at the new position.
- All employees are enrolled in the extended health care and dental plans with their pre-termination coverage effective the date of hire at the new position.

This table shows which benefit plans the plan member is eligible for at rehire based on employee type.

*Note: enrolment into the benefit plans is subject to eligibility rules for each specific plan.*

	DISABILITY	GROUP LIFE <sup>2</sup>	CORE DENTAL	ENHANCED DENTAL & EXTENDED HEALTH CARE	OUT-OF-SCOPE FLEXIBLE SPENDING PLAN <sup>3</sup>
PFT	✓	✓	✓	✓	✓
PPT	✓	✓	✓	✓	✓
PCAS	✓	✓	✓	✓	✓
TEMP	x <sup>1</sup>	✓	✓	✓	✓

<sup>1</sup> The only temporary plan members enrolled into disability at rehire are SUN plan members.

<sup>2</sup> Any optional group life coverage the plan member had at the time of termination will be reinstated upon rehire. (optional coverage is not transferred if the termination was due to retirement)

<sup>3</sup> The previous out-of-scope flexible spending plan credit allocation and amount will be carried over to the new position. If the plan member is not rehired in the same calendar year they will need to be re-enrolled and receive a new pro-rated amount.

Other than full-time plan members are not measured at annual until December 31st of the year following the date of rehire.

Since May 1, 2018, 3sHealth Employee Benefits is administering this rule change through a weekly query for employees who were rehired within 30 days. Once the employee is enrolled into the benefit plans, 3sHealth has been notifying the employer. We will continue to update the disability and group life plans manually until iHRIS is updated with the rule change in the next iHRIS release targeted for November 15, 2018.

### Example

- A permanent full-time employee terminated April 27, 2018 was enrolled into group life, disability, extended health care and dental plans with 100% coverage. Benefit plan enrolments were expired automatically by iHRIS effective April 27, 2018.
- The employee is rehired April 30, 2018 in a CUPE casual position and is enrolled into group life and disability plans effective April 30, 2018. Extended health care and dental plans are reinstated with 100% coverage effective April 30, 2018.
- The employee will be measured for group life, disability, and extended healthcare and dental coverage at the December 31, 2019 annual measure.

### 3sHealth Employee Benefits Responsibilities:

At the time of rehire:

- Identify employees through a weekly query.
- Manually generate the group life and disability enrolments.
- Transfer group life insurance optional coverage.
- Email the employer to notify when enrolment records are created.
- Extended health care and dental plan enrolments are automatically generated in iHRIS.
- Update iHRIS - the goal is to have this benefit rule change in iHRIS on November 15, 2018.

### Employer Responsibilities:

At the time of rehire:

- Advise the employee of benefit coverage on their date of rehire.
- Provide the employee with the *Enrolment Information Form* to ensure their dependent and beneficiary information is up to date. If the employee elects to add or increase to their optional coverage they need to complete the *Evidence of Insurability Form*. The employee will not be given 90 days to elect optional life insurance and their application will be subject to the approval of the insurer.
- If the employee needs to be re-enrolled into the flexible spending plan, provide the *OOS Flexible Spending Plan Account Selection Form*.

If you have any questions regarding this bulletin, please contact Shiona Buckshaw at [shiona.buckshaw@3shealth.ca](mailto:shiona.buckshaw@3shealth.ca) or 306-347-1715.