

July 12, 2016

**To: Participating Employers  
3sHealth Group Life Insurance Plan**

**From: Alana Shearer-Kleefeld  
Manager, Benefits Administration, Employee Benefits**

**Re: Beneficiary Designations for Employees with More Than One Employer  
3sHealth Employee Benefit Plans**

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One of the most important rights that an insured person has in a life insurance policy is the right to designate a beneficiary.

At the time an employee is enrolled into the 3sHealth Group Life Insurance Plan, they are given an Enrolment Information Form and have the opportunity to designate their beneficiary. If the employee becomes co-employed, and is eligible to be enrolled into the 3sHealth Group Life Insurance Plan at a subsequent employer, they again receive the Enrolment Information Form and have an opportunity to designate their beneficiary.

Each time an employee makes a new beneficiary designation, it replaces all previous beneficiary designations, **even if their beneficiary designation was made with another employer**. The new beneficiary designation must be a full and complete designation that clearly states how the employee wishes to have the policy proceeds from all employment occurrences disbursed in the event of their death.

3sHealth Employee Benefits recently ran a query and found that there were some co-employed employees that did not have the same beneficiary designation at both employers. We will be contacting these employees directly to ask them to make a full and complete beneficiary designation that will apply to all employment occurrences.

We have added wording to the Enrolment Information Form, Employee Changing Information Form, Beneficiary Designation Form and the Designating a Beneficiary Q&A sheet, which clarifies that any time the employee designates a beneficiary they are replacing all other beneficiary designations that were made, even with another employer. Changes to the Enrolment Information Form located on MemberNet were released with the iHRIS/MemberNet V1.13 release June 16, 2016. All forms on the 3sHealth website [www.3shealth.ca](http://www.3shealth.ca) have also been updated.

If you have additional questions about this directive, please call a Benefit Services Officer at 1.866.278.2301. You can also contact us by email at [ebp@3shealth.ca](mailto:ebp@3shealth.ca).

