

GROUP PLAN ADMINISTRATOR ONLINE SERVICES

User Guide



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PART A – PLAN ADMINISTRATOR

WEBSITE INTRODUCTION

The Empire Life Plan Administrator secure website offers Plan Administrators a convenient resource for group plan and member information. This guide will help you navigate through and use the Plan Administrator website.

SITE NAVIGATION TOOLS

To provide ease of movement throughout the Empire Life Plan Administrator website, in the upper right of each screen appear the following icons.



Password – Change your Password, Question, Answer and Automated Password Hint.

Profile – View your current profile information (name, address, email address, fax, question and answer information for authentication should the user contact Empire Life via phone).

Group – Change group and/or division you wish to access.

Home – Redirects you to the Empire Life Welcome screen (home page).

Print – Print the current screen.

Help – Help menu for the screen you are currently viewing.

Email – Directs you to the Empire Life Customer Service Unit email address to assist with any questions you may have.

Logout – Ends your session and redirects you to the Empire Life login screen. In Force Business

MAIN WEBSITE SECTIONS

There are 6 main areas you may enter by selecting the corresponding tab on the top navigation bar.

1. CONTRACT

Selection of this tab gives you the following options:

General - Information on your group and it's divisions. All the divisions that you have access to are listed in ascending order by the division number.

Contact - The address, phone number and email address for your group. This data can be updated.

Bulletins - Displays all bulletins and the date they were posted for your group. Bulletins describe any administrative and/or plan changes or other announcements that pertain to your group.

2. EMPLOYEE

Selection of this tab gives you the following options:

Employee General

Employee Employment

Employee Coverage

Employee Dependant

Employee Dependant Coverage

Employee History

3. REPORTS

Select a suite of reports in either French or English.

4. FORMS

View and print Empire Life administrative and claim forms online in either French or English. Also, by selecting the ORDER button, you may order a quantity of Empire Life administrative and claims forms and Employee Benefit Booklets.

5. RESOURCES

Access links to a number of Internet sites related to group insurance and health care. These links are provided for convenience only, they have no official relationship with your group plan.

6. CONTACTS

Submit your questions or comments to us by mail, email, fax or telephone.

PART B – VIEWING INFORMATION SCREENS

1. CONTRACT TAB

1.1. General Tab

Provides general contract information such as:

- **Division** – the unique identifier for division being processed.
- **Name** – refers to division name.
- **Issue Date** – the date the division was effective.
- **Language** – the language of preference.
- **Province** – the province where the division resides.
- **Cohab Period** – the length of time a member must co-habitate before their common-law spouse will be covered for dependant coverage, as defined in the contract.
- **Paid To** – the date the division's billing is paid up to.
- **Billed To** – the date the next billing payment is due.
- **Billing Bypass** – indicates whether the division is on bypass, a yes or no will be displayed.
- **Grace Period** – the length of time a client has to pay a premium, after the due date of that premium, as defined in the contract.
- **Total Outstanding** – the amount of outstanding premium for the division.

Additional information is found by clicking the following links:

Benefit Summary – A summary document of benefits specific to your group.

Contact Information – View division contact information. The address may be updated.

To make a change to the address:

- From the drop down, select the Address Type.
- Select Update.
- Update Division Contact Information screen appears – input information where applicable.
- Select submit.

- You will receive a confirmation of division contact information screen. To navigate from this screen, select the Division Contact Information button at the bottom of the screen, or one of the other available tabs.

Class – View the Division Class Benefit screen. Options on this screen include:

Benefit – a link to each division's class benefit booklet, displaying the benefit selected.

Rates – a link for each class where all eligible benefits are outlined, along with the coverage type (family or single) and the most recent rate effective date. Selecting return redirects you to the Division Class Benefits screen.

Booklet – a link to a PDF document of the Employee Benefit Booklet in the language chosen from the drop down menu. To return to the Division Class Benefit screen close the booklet window.

Billing – View the Billing Selection screen. Options on this screen include:

Current Billing – a snapshot of the current billing including insured members, dependant(s) and their associated coverages and total amount owing. Any changes received at Empire Life by the 15th of the month are reflected on the next month's billing.

Previous billing – a view of the previous month's billing.

Payment Options are also available:

- **Remittance slip** – provides the Empire Life address, as well as specific group/divisional information for payment.
- **Pre-Authorized Payment Plan** – to have payments automatically withdrawn from a specified account, complete the Pre-Authorized form, attach a void cheque and forward to Empire Life.
- **Internet Banking** – links to financial institutions that provide Internet banking. You must be registered for Internet banking with your financial institution. If you are registered, the Empire Life account number must be 8 characters and consists of your group number (Q9999) and division number (001) e.g. Q9999001.

To exit the Billing screen and go back to the General Contract screen select return.

1.2. Contact Tab

Provides the Group Contact Information tab. This screen displays the address, phone number and email address for your group. The contact information may be updated.

To make a change to the information:

- Select the update button at the bottom right of the screen.
- Update Group Contact Information screen appears. All fields may be changed or added to.
- Select Submit.
- The Confirmation of Group Contact Information Changes appears. This screen provides confirmation of changes to the user.
- To return to the Group Contact Information screen select the Group Contact Information button at the bottom of the screen.

1.3. Bulletin Tab

Provides all Bulletins sent to you by Empire Life, sorted by month and year, with the most recent publication first. Bulletins describe any administrative and/or plan changes or other announcements that pertain to your group. To view a bulletin:

- Select the language of preference (English or French)
- Select the appropriate Bulletin Link.
- The Bulletin will be displayed in PDF format using the Adobe Reader.

2. EMPLOYEE TAB

On any screen in the Employee section you have the option to view the following information by clicking on their respective links:

Personalized Forms – pre filled claim forms containing the member's information and are available in English or French.

Booklet – displays the benefit booklet for the member's class.

Member Summary - a brief overview of the member's group coverage and personal information.

This document is an excellent one-page resource for the members.

Beneficiary – outlines the member's beneficiary information including:

- Beneficiary Name and Percentage Split
- Relationship – for example Child or Spouse
- Trustee – should the Beneficiary be under the age of 18 years, a trustee must be appointed
- Type of Designation – either revocable or irrevocable
- Designation Signature Date – the date the Beneficiary designation was effective.

Three buttons are displayed in the upper right of the screen – **Change, Search and Add**. You can access these options from any screen in the Employee section.

Change displays a Change Options menu. From this menu you may select a number of options appropriate to the change you wish to make to the member's current information.

Search displays the Search screen. To view a full listing of all enrolled employees for the group/division select Submit. To search for a specific employee enter the member's certificate number or last name and press Submit. This will bring up a line containing the member's name, certificate, division, class, date of birth and status. Selecting the member's name will bring you to the member's information on the Employee General Tab.

Add displays the Add a New Member Checklist screen. The user may now proceed and add a new member to the plan by following the text instructions on the screen.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.1. General Tab

Provides general member information such as:

- **Preferred Language** – the primary language preference of the member.
- **Date of Birth** - the member's date of birth.
- **Gender** - the member's sex.
- **SIN** – the member's SIN, where applicable.
- **Spousal Dependant** – indicates whether a spousal dependant exists for this member.
- **Child Dependant(s)** – indicates whether one or more child dependants exist for this member.
- **Class Code** – a unique identifier used to identify the class in which the member resides.
- **Class Description** – the name of member's class.
- **Status** – the current status of the member.
- **Residence Province** – the member's province of residence.
- **Tax Exempt Code** – indicates whether the member has tax exempt status through an Indian and Northern Affairs Canada Certificate.
- **Home Address and Contact Point(s)** – the member's contact information.

- **Financial Information** – indicates if the member has provided banking information for electronic deposit of claim payments to their bank account.

If the information presented on this screen requires a change you can select Change (upper right of the screen) to access the Change Options menu. Selecting the Member Information link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.2. Employment Tab

Provides employment information for the member such as:

- **Date of Hire** – the date the member was hired.
- **Employee Effective Date** – the date the member's current status became effective.
- **Department Code** – the department the member is associated with, if applicable.
- **Off Work Start** – the date the member was off work due to educational leave, severance, worker's compensation etc.
- **Off Work End** – the date the member is due to return from being off work.
- **Occupation** – the member's occupation.
- **Salary** – any regular salary the member receives along with the frequency of payment.
- **Bonus** – any bonus the member receives along with the frequency of payment.
- **Commission** – any commission the member receives along with the frequency of payment.
- **Hours Per Week** – the number of hours per week the member works.

If the information presented on this screen requires a change you can select Change (upper right of the screen) to access the Change Options menu. Selecting the Member Information link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.3. Coverage Tab

Provides the member's coverages, each of which are displayed as a separate link. Selecting the coverage link provides a more detailed outline of the benefit as described in the member's employee benefit booklet.

- **Benefit** – lists the member's eligible coverages and links to the class benefit booklet.
- **Effective** – the effective date of the member's coverage.
- **Status** – the coverage status.
- **Volume** – the \$ amount of coverage the member is eligible for.
- **Type** – applies to EHB and Dental coverage and identifies who is covered by noting Single or Family.
- **EFT (Electronic Funds Transfer for claims payment)** – refers to whether the member has opted to have their claim reimbursements deposited directly to their bank account.
- **Other Insurer Type** – identifies who is covered with the other insurer by noting Single or Family (to assist in Co-ordination of Benefits).
- **Other Insurer Name** – the name of the other insurance company for Co-ordination of Benefits.
- **On Waiver** – indicates that premiums for this coverage have been waived.
- **Pending Underwriting** – indicates where underwriting is required for the coverage.

If the information presented on this screen requires a change you can select **Change** (upper right of the screen) to access the **Change Options** menu. Selecting the **Member Information** link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.4. Dependant Tab

Provides member's dependant(s) information such as:

- **Dependant** – the name of the dependant.
- **Status** – the status of the dependant.
- **Relationship** – the relationship of the dependant to the member.
- **Date of Birth** – the date of birth of the dependant.
- **Gender** – the sex of the dependant.
- **School Name** – the post secondary educational facility the dependant is attending, if provided.
- **Disabled** – indicates an adult dependant is considered a covered dependant due to a handicap.
- **Full-time Student** – indicates whether the dependant is a full time post secondary student and if over the dependant maximum age is still covered as a dependant.
- **School Start Date** – the date the dependant is starting attendance at a post secondary educational facility.
- **School End Date** – the date the dependant is finished their attendance at a post secondary educational facility.

If the information presented on this screen requires a change you can select **Change** (upper right of the screen) to access the **Change Options** menu. Selecting the **Member Information** link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.5. Dependant Coverage Tab

Provides benefit information for each dependant such as:

- **Status** – the dependant's status.
- **Benefit** – lists the dependant's coverage.
- **Receive Payments** – whether the dependant is to receive claim payment reimbursement directly.
- **Authorized to Submit Claims** – whether the member has given the dependant authorization to submit claims without the member's signed approval.

If the information presented on this screen requires a change you can select **Change** (upper right of the screen) to access the **Change Options** menu. Selecting the **Member Information** link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

2.6. History Tab

Provides any changes made to a member's profile over the past year that directly affect the billing (salary changes, coverage changes etc).

- **Change Effective** – the effective date of the change.
- **Data Changed** – the field that was changed.
- **Changed From** – the field value before the change.
- **Changed To** – the field value after the change.
- **By** – This indicates where the change was made. The change can be made either at Empire Life or through the website by a plan administrator.
- **Date/Time Processed** – the date and time the change was processed.

If the information presented on this screen requires a change you can select **Change** (upper right of the screen) to access the **Change Options** menu. Selecting the **Member Information** link gives you several options to change the member's information.

Refer to **Part C – How to Make Member Changes** for more detailed instructions.

3. REPORTS TAB

Provides a selection of reports from the options presented in the drop down menu, in either French or English.

To select a Report...

- Select the language of preference (English or French) you wish to view the report in.
- From the report drop down menu, select the report you wish to view.
- Select the division you wish to run the report for, if applicable.
- Select submit.
- The report will appear in PDF format using Adobe Acrobat Reader.
- Close the report to return to the Reports screen.

4. FORMS TAB

Provides a selection of administrative and claim forms and class benefit booklets, in either French or English.

To select a Form...

- Select the language of preference (English or French) you wish to view the form in.
- Select the form you wish to view.
- The form will appear in PDF format using Adobe Acrobat Reader.
- Close the form to return to the Forms screen.

To Order Forms or Employee Benefit Booklet...

- Select the Order button.
- Select a Division.
- Select Continue.
- Order Supplies/Order Booklet screen will appear.
- Select the language of preference (English or French).
- Input the number of forms desired in the 'Quantity' box. (**Note** – scroll down to the bottom of this screen to order Employee Benefit booklets).

- Select Submit.
- You will receive a Confirmation of Order Supplies / Booklet Reprints screen indicating that the requested supplies have been ordered. Items will be shipped from Empire Life within three business days.

5. RESOURCES TAB

Provides links to a number of Internet sites related to group insurance and health care. These links are provided for your convenience only as they have no official relationship with your plan.

To view a Resource...

- Select the type of resource from the drop down menu.
- Select the appropriate link.
- A new window will open with the site information you selected.
- Close the new window to return to the Resources Tab.

6. CONTACTS TAB

Provides the information you will need to submit your questions or comments to us by mail, email, fax or telephone.

- **Producer** – your producer's contact information.
- **Questions and Feedback** – provides a link to the Empire Life Group Customer Service by email. Your email program will open with the Group Customer Service email address in the To: line.
- **On Line Forms** – a quick way to get back to the Forms Tab and it's services.
- **Fax Information** – Empire Life Customer Service fax number.
- **Customer Service Unit** – Empire Life Customer Service Unit number.
- **On-line Frequently Asked Questions**
- **Our Mailing Address** – to contact us via post.

PART C – HOW TO MAKE MEMBER CHANGES

An option to change a member's information or add a new member to the existing group benefit plan is available on the Empire Life Plan Administrator website.

- To make a change to a member select Change to access the Change Options menu.
- To add a new member to a group/division select Add.
- To search for another member select Search.

1. ADD A NEW MEMBER

From the Employee Tab, select Add. The New Member Checklist will appear and will provide prompts at every step to assist you in the process.

Throughout the Add process you will receive a Confirmation screen indicating the information has been submitted to Empire Life. If additional information is required to finalize the change you will be presented with additional instructions.

2. CHANGE - EXISTING MEMBER INFORMATION

Once you have selected your employee, you can select the Change Options menu to change the member's information. This menu has four areas you can access to modify certain information:

1. **Member Information** - modify member information – salary, contact, beneficiary, banking, class, name, demographic, certificate and division.
2. **Dependant Information** – modify dependant information – add a dependant, update dependant information, terminate a dependant(s) or reinstate a dependant(s).
3. **Status** – modify the status of a member - terminate, reinstate, indicate off work or return to work.
4. **Coverage** - modify a member's existing coverage.

2.1. Member Information

Change Options under the Member Information Screen are:

2.1.1. Salary and Other Employment Information

When making a salary change to a member, only fields that follow your particular plan design will show on the screen. For instance, if the salary basis for the plan benefits should include Salary and Bonus but not Commission then you will only see input fields for the Salary and Bonus data.

To change a member's salary information...

- From the Change Options Menu, select Member Information.
- From the Member Information menu, select Salary and Other Employment Information.
- The Salary and Other Employment Information screen appears.
- Enter the new salary information in the appropriate fields.
- Enter the effective date of the change.
- Select Submit.
- You will receive a Confirmation of Salary and Other Employment Information screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.2. Member's Contact Information

This screen allows you to review or change the member's primary contact information.

To change a member's contact information...

- From the Change Options Menu, select Member Information.
- From the Member Information menu, select Contact Information.
- The Change Member Contact Information screen appears.
- Add or change the member's contact information in the appropriate fields.
- Select Submit.
- You will receive a Confirmation of Member Contact Changes screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.3. Beneficiary Designation

This screen allows you to review and, if applicable, update the member's beneficiary designation information.

To change a revocable beneficiary designation, the member should complete and sign an Empire Life Employee Enrolment form (available under the FORMS tab) for a beneficiary designation.

Note: If the current beneficiary designation is **irrevocable** consent of the beneficiary is required in writing to change the designation. In this case, a warning screen will appear stating that "To change an irrevocable beneficiary we require a request signed by the member and the irrevocable beneficiary. The form can be accessed via the Forms tab, under Administration Forms section ".

To change a revocable beneficiary designation...

- From the Member Information Menu, select Beneficiary Designation.
- Beneficiary Designation screen will appear.
- Add or change information and enter a Designation Effective Date.
- Select Submit.
- You will receive a Confirmation of Member Beneficiary Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.4. Member's Banking Information

This screen allows you to review and/or change the member's banking information. Inputting banking information and selecting Yes in the Direct Deposit Dental Claims Payment field initiates the direct deposit of Dental claim payments to the specified bank account.

To change a member's banking information...

- From the Member Information Menu, select Banking Information.
- Change Member Banking Information screen appears.
 - to add or change banking information - enter the Transit Number, Institution Number and Account Number and select Continue.
 - to delete Banking Information – delete the values in Transit Number, Institution Number and Account Number, change the Direct Deposit Claim Payment drop down to NO and select Continue.
- A Verify Banking Information screen will appear. If the information presented on this screen is correct, select Submit. If you notice an error, select Return to correct the error.
- You will receive a Confirmation of Member Banking Information screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on

the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.5. Member's Class

This screen allows you to transfer a member to another class.

To change a member's class...

- From the Change Options menu, select Member Information.
- From the Member Information menu, select Class.
- Change Member Class screen appears.
- Change From field displays the member's current class.
- Change To field list all other active classes in the member's division.
- Enter an effective date and select Submit.
- You will receive a Confirmation of Member Division/Class Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.6. Member's Name

This screen allows you to change a member's first name and/or last name.

To change a member's name...

- From the Change Options menu, select Member Information.
- From the Member Information Menu, select Name.
- Change Member Name appears.
- Change the first and/or last name and select Submit.
- You will receive a Confirmation of Member Name Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.7. Demographic Information

This screen allows you to review or change the member's demographic information (Examples of demographic information changes are province of residence, date of birth, gender and preferred language).

To change a members demographic information...

- From the Change Options menu, select Member Information.
- From the Member Information menu, select Demographic Information.
- The Change Member Demographic Information screen appears.
- Change the appropriate field and select Submit.
- You will receive a Confirmation of Member Demographic Information Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.8. Certificate Number

This link is dynamic and is enabled or disabled depending on the following circumstances:

1. If the Plan design requires that the certificate number be auto-assigned by Empire Life, the Certificate Number Link will be disabled.
2. If the Plan design requires that the certificate number be the member's payroll number, the Certificate Number Link is enabled. Selecting the link displays the Change Member Certificate Number screen where the certificate ID is the Payroll Number.
3. If the Plan design requires that the certificate number be the member's SIN (Social Insurance Number), the Certificate Number link is enabled. Selecting the link displays the Change Member Certificate Number screen where the certificate ID is the SIN.

To change a member's certificate number...

- From the Member Information menu select Certificate Number.
- Change Member Certificate Number screen appears.
 - If Certificate ID is payroll input payroll number.
 - If Certificate ID is SIN input number the SIN number and check the SIN Authorization box.
- You will receive a Confirmation of Member Certificate Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.1.9. Member's Division

This screen allows you to change a member from one division to another active division within the group.

To change a member's division...

- From the Change Options menu select Member Information.
- From the Member Information Menu select Division.
- Change Member Division screen appears.
- The From field displays the current division of the member.
- The To field displays all active divisions within your group. From the drop down select the division the member should be changed to and select continue.
- Change Member Class screen appears. This screen allows the member's class to be changed.
- Change From field displays the current class the member is in. Change To displays all the active classes in the new division. Select the class the member belongs to in the new division.
- Input an effective date and select Submit.
- You will receive a Confirmation of Member Division/Class Change screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Member Information menu to make another change to this member, select the member information menu button at the bottom of the page.

2.2. Dependant Information

Change Options under the Dependant Information Screen are:

2.2.1. Add a New Dependant

This screen allows you to add dependant(s) to an existing member's profile. You will need to have all the dependant's information (date of birth, relationship to the member etc) available prior to proceeding.

To add a new dependant...

- From the Change Options menu select Dependant Information.
- From the Dependant Information menu select Add Dependant.
- Add Dependant screen appears. If there are existing dependants, their information (name, relationship to the member, date of birth) is displayed.
- Input the new dependant's information in the appropriate fields.
 - Note:** Relationship effective date - the date the addition of the dependant is effective. This date cannot be effective prior to the certificate effective date of the member.
 - Note:** Disabled – the default on this field is Not Disabled. If the dependant is disabled, select Requested.
 - Note:** Full Time Student – the default on this field is No. If the dependant is a full time student attending a post secondary institution select Yes.
- Select Submit.
- Add More Dependants? Screen will appear. Select No, or Yes at the bottom of the screen depending on whether you have additional dependants to be added to the member's profile.

- If Yes is selected you will be directed back to the Add Dependant screen where the newly added dependant now appears in the Existing Dependant section. Complete the addition of the next new dependant as per the instructions above.
- If No is selected you will receive a Confirmation of Add Dependant(s) screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Dependant Information menu to make another change to this member, select the dependant information menu button at the bottom of the page.

2.2.2. Update a Dependant's Information

This screen allows you to change existing dependant information. You will need to have all the dependant's information (date of birth, relationship to the member etc) available prior to proceeding.

To update a dependant's information...

- From the Change Options menu select Dependant Information.
- From the Dependant Information menu, select Update Dependant.
- Update Dependant(s) screen appears. You will see links to all existing dependants on the member's profile along with their relationship to the member and their date of birth.
- Select the dependant you wish to update.
- Update Dependant screen appears displaying existing dependant information. Make changes to the appropriate fields.
- Input an effective date for the change and select Submit.
- You will receive a Confirmation of Update Dependant screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Dependant Information menu to make another change to this member, select the dependant information menu button at the bottom of the page.

2.2.3. Terminate a Dependant

This screen allows you to terminate a dependant's coverage.

To terminate an existing dependant...

- From the Change Options menu select Dependant Information.
- From the Dependant Information menu, select Terminate Dependant(s).
- Terminate Dependant(s) screen appears. You will see all existing dependants on the member's profile along with their relationship to the member and their date of birth.
- Select the dependant you wish to terminate.
- Input an effective date for change and select Submit.
- You will receive a Confirmation of Terminate Dependant(s) screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Dependant Information menu to make another change to this member, select the dependant information menu button at the bottom of the page.

2.2.4. Reinstate a Dependant

This screen allows you to reinstate a dependant's coverage.

To reinstate a dependant's coverage...

- From the Change Options menu select Dependant Information.
- From the Dependant Information menu select Reinstate Dependant(s).
- Reinstate Dependant(s) screen appears. You will see dependants that are currently in a terminated (not covered) status along with their relationship to the member and date of birth.
- Select the dependant you wish to be reinstated.
- Input an effective date for change and select Submit.
- You will receive a Confirmation of Reinstate Dependant(s) screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Dependant Information menu to make another change to this member, select the dependant information menu button at the bottom of the page.

2.3. Status

Change options under the Status screen are:

2.3.1. Terminate a Member

This screen allows you to terminate the member from your group plan. It is important that you use the last day worked as the effective date of the termination. The last day worked may be extended to include any 'in lieu of notice' period.

If coverage is to be extended under a severance agreement you can complete the termination online and forward the applicable parts of the severance agreement to Empire Life.

To terminate a member...

- From the Change Options menu select Status.
- From the Status menu select Terminate Plan Membership.
- Terminate Member screen appears.
- Input the effective date of termination or resignation and select Submit.
- You will receive a Confirmation of Termination screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Status menu to make another change to this member, select the status menu button at the bottom of the page.

2.3.2. Reinstate a Member

This screen allows you to reinstate a member to your group plan if the member was terminated less than 6 months ago. If the member was terminated more than 6 months from the current date, the member has to be added to the plan through the add function. Please refer to the section called **Add a New Member**.

To reinstate a member...

- From the Change Options menu select Status.
- From the Status menu select Reinstate Plan Membership.
- Reinstate Member screen appears where you will see the date of the member's termination.
- Input the effective date of the member's reinstatement and select Submit.
- You will receive a Confirmation of Member's Reinstatement screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Status menu to make another change to this member, select the status menu button at the bottom of the page.

2.3.3. Off Work

This screen allows you to change the member's status to 'Off Work' and provide specific details.

To change a members status to off work...

- From the Change Options menu select Status.
- From the Status menu select Off Work.
- Off Work screen appears.
- Select Reason the Employee is Off Work from the options available in the drop down box.
- If additional details are available input these into the Details section.
- Input Last Day Employee Worked.
- Input the Expected Date of Return if available and select Submit.
- You will receive a Confirmation of Off Work screen indicating the information has been submitted to Empire Life and will be processed within 1 business day. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Status menu to make another change to this member, select the status menu button at the bottom of the page.

2.3.4. Return to Work

This screen allows you to change the member's status from Off Work when they return to work.

To advise Empire Life that an employee has returned to work...

- From the Change Options menu select Status.
- From the Status menu select Return to Work.
- Return to Work screen appears.
- Input the date the employee returned to work.
- If additional details are available input into the Details section.

- Select Submit.
- You will receive a Confirmation of Return to Work screen indicating the information has been submitted to Empire Life and will be processed within 1 business day. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Status menu to make another change to this member, select the status menu button at the bottom of the page.

2.4. Coverage Menu

Change options under the Status screen are:

2.4.1. Add a New Dependant

This screen provides another vehicle for adding a dependant to the plan when you are not specifically navigating through the Dependant Information menus.

To add a new dependant refer to the section entitled “Add Dependant”, Part C section 2.2.1.

2.4.2. Add / Maintain Health Coverage

This screen allows you to change the member’s health and dental coverage with another health insurance carrier. Complete this section if the member wishes to add or change the details of their Extended Health and Dental coverage with another insurance carrier. You can only access this screen if the member has Extended Health or Dental coverage under your group policy.

To add / maintain health coverage...

- From the Change Member menu select Coverage.
- From the Coverage Menu select Add / Maintain Health Coverage.
- Maintain Other Insurer screen appears. If Empire Life has record of existing coverage with another insurance carrier, this information will appear. You can change or add to these fields. This screen also displays the existing Empire Life coverage type (single or family).

Note: To change or add other insurer information to co-ordinate benefits (the member’s spousal dependants must have coverage with another carrier), enter the other insurer name and select the appropriate coverage type (single or family).
- Select continue.
- Maintain Empire Life Coverage Type screen appears. This screen allows you to view or change Empire Life coverage. The coverage change allowed will depend on what was input on the Maintain Other Insurer screen.
- Input an effective date for the change and select Submit.
- You will receive a Confirmation of Coverage Changes screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Coverage menu to make another change to this member, select the coverage menu button at the bottom of the page.

2.4.3. Waive Health and/or Dental Coverage

This screen allows you to waive either Extended Health and/or Dental coverage for the member and member's dependants. Waiving coverage means that the member's spouse has group insurance and they do not wish to co-ordinate benefits through both plans. The member must have existing coverage with another insurance company to be eligible to waive coverage with Empire Life.

To waive health and/or dental coverage...

- From the Change Options Menu select Coverage.
- From the Coverage Menu select Waive Health Coverage.
- Waive Health Coverage screen appears.
- Enter the Other Insurer name in the Other Insurer field and check the coverage that is being waived (EHB and/or Dental).
- Input an effective date and select Submit.
- You will receive a Confirmation of Coverage Changes screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Coverage menu to make another change to this member, select the coverage menu button at the bottom of the page.

2.4.4. Waive Long Term Disability Coverage

This screen allows you to waive Long Term Disability (LTD) coverage for a member. Coverage may only be waived if the member has an individual Monthly Income Disability Insurance policy. **It is important that the member is aware that they are forfeiting their rights of coverage under the group insurance plan by waiving this benefit. You are responsible for retaining a copy of the member's individual policy face page.**

To waive long term disability coverage...

- From the Change Options menu select Coverage.
- From the Coverage menu select Waive Long Term Disability Coverage.
- Waive Long Term Disability Coverage screen appears.
- Enter the Company name and Individual Monthly Income Disability Insurance Policy number.
- Input an effective date (the date the Individual Monthly Income Disability Insurance Policy took effect) and select Submit.
- You will receive a Confirmation of Coverage Changes screen indicating the information has been submitted to Empire Life. If additional information is required by Empire Life to finalize the change you will be presented with additional instructions.

You can view any changes you have made online by clicking on the Member Summary link provided on the confirmation screen.

To return to the Coverage menu to make another change to this member, select the coverage menu button at the bottom of the page.

2.4.5. Apply for Long Term Disability Coverage

This screen allows you to submit an application for Long Term Disability coverage for the member. This application requires review by Empire Life prior to approval. Empire Life will contact the member where additional information is required.

To apply for long term disability coverage for a member...

- From the Change Options menu select Coverage.
- From the Coverage menu select Apply for Long Term Disability Coverage.
- Apply for LTD Coverage screen appears.
- In the details box input the member's first and last name, date of birth, individual disability policy company name and policy number, as well as reason for application.
- Select Submit.
- You will receive a Confirmation of LTD Application screen indicating the information has been submitted to Empire Life and will be reviewed within 1 business day. You will be contacted if additional information is required by Empire Life.

To return to the Coverage menu to make another change to this member, select the coverage menu button at the bottom of the page.

2.4.6. Apply for Optional Coverage

This screen allows you to apply for Optional Coverage for the member and/or spouse.

To apply for optional coverage for the member and/or spouse...

- From the Change Options menu select Coverage.
- From the Coverage menu select Apply for Optional Coverage.
- Apply for Optional Coverage screen appears.
- Select 'Optional Life Insurance Enrolment (Employee or Spouse)'.

The form 'Optional Life Insurance Enrolment (Employee or Spouse)' is displayed. The member must complete this and forward it to Empire Life. The information will be reviewed and the member will be contacted.

PART D - WARNING SCREENS

Below is a description of the most common error messages you may come across when using the Empire Life Plan Administrator website.

Warning:

- This change is effective beyond the current billing period and cannot be processed automatically. Do you wish to submit this request to Empire Life?

Or

- This change is effective more than 2 months ago and cannot be processed automatically. Do you wish to submit this request to Empire Life?

What does this Warning mean?

In order to process a member change automatically, the effective date of the change must fall within a specific date range. When the effective date entered is outside this range, a Warning screen is presented with one of the above messages. The options of yes and no are given to the user.

When 'no' is selected, this essentially cancels the transaction. The previous screen is displayed and a new date may be entered.

When 'yes' is selected, a confirmation screen will be displayed indicating that your changes have been submitted to Empire Life and will be reviewed. You will be contacted if anything further is required for this change.

Warning:

- A processing error has occurred. Return Home to continue using the application. For help, please contact group.csu@empire.ca or 1-800-267-0215.

What does this Warning mean?

This message is presented to the user in a variety of situations should a system error occur. Follow the instructions presented.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets.

² As at June 22, 2011

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