

Important Reminders

- It is very important that the Plan has **correct address** information on file.
- Please keep the name of your Group Life and Accidental Death **beneficiary up to date**. In cases of the death of a beneficiary or changes in a members' marital status, the Plan is often not provided with updated information.
- In order for a **spouse or common-law spouse** to have **coverage** under the Plan he or she must be "co-habiting in a conjugal or marriage-like relationship" with the member. In the case of a common-law spouse 12 months of co-habitation is required. Coverage is sometimes provided to a spouse through a court order after a separation.
- Before the Plan can provide reimbursement for prescription claims and before your Plan Drug Card can be activated, the Plan requires your Fair Pharmacare registration number.
- For those members whose Drug Cards are currently in use, please check the number on the card. It should show an employee number **not your Social Insurance number**. Please contact our office if you require a replacement.
- Please note, **unless** your doctor specifically requires that "**no substitutions**" be used, the Plan will pay for the **generic equivalent of the name brand**.
- Claims for **Weekly Indemnity benefits** must be received within **90 days** of the date of disability.
- **Dental claims** must be received within **12 months** of the date of service.
- Claims are adjudicated strictly under the terms of the Plan Document. The Trustees are able to amend the terms for all members but cannot make exceptions for individual circumstances.