



Reporting of Changes to RWAM

Reminders for Plan Administrators

1. Inform RWAM of New and Terminated Employees

- New Employee Enrollment Forms must be submitted to RWAM within 31 days of the employee becoming eligible for benefits. This prevents the employee from being considered a "Late Applicant" who is then required to submit "Evidence of Insurability". Remember the Enrollment Form must be signed *in ink* by the employee, and the *original* must be sent to RWAM.
- Upon termination of an employee's employment, notify RWAM immediately. This enables RWAM to inactivate any drug or travel insurance coverage and prevents inadvertent payment of claims.

2. Report Changes to Employee Insurable Earnings & Hours Worked

- Report any increase or decrease in insurable earnings or hours worked per week to RWAM immediately. This ensures benefits, such as disability coverage, are accurate.

3. Notify RWAM when Employees are Absent from Work

- RWAM's Group Administration Dept. must be notified in writing when any insured employee is absent from work for any reason other than vacation time. This allows RWAM to make any necessary adjustments to coverages with respect to the reason for absence.
- RWAM requires advance notice in cases of Maternity / Paternity Leave, Temporary Lay-off or Leave of Absence. Immediate notification is required for cases of Strike or Lockout. For absences due to Accident, Sickness, or Disability, notification timeframes vary depending on the benefit coverage you have (i.e. Short and / or Long Term Disability, Life Insurance). Refer to your Group Insurance Plan Administration Manual for details and be sure to notify RWAM within the required timeframes to avoid potential claims problems.

RWAM's Online Administration Services* allows Plan Administrators to process employee additions, terminations, transfers and changes to coverage electronically, in real-time, using our secure online portal. * Recommended for Groups with 10 lives or more

Notification of employee changes (with the exception of new employee enrollments) can be emailed to csr-groupadmin@rwam.com or faxed to 519-669-1923. Such notifications must be signed and dated by the Plan Administrator.

Refer to your Group Insurance Plan Administration Manual for further details on the Plan Administrator's responsibilities regarding providing RWAM with prompt, accurate information as required by contractual and administrative guidelines. Failure to report changes can have consequences that may expose the employer to liability.

If you have any questions, RWAM's Group Administration Department can be reached at 1-877-888-7926 or 519-669-1632. We are here to help!