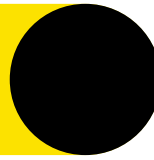


# Questions & Answers



## **Do I have to qualify for the coverage?**

With our Contractor Benefit Program there are no medical questions to answer and no pre-existing condition exclusions.<sup>1</sup>

## **When can I sign up?**

If you are an active contractor, you can enroll within the first 30 days of the start of your contract or wait until the annual open enrolment period. The annual enrolment period for 2024 is November 17 – December 17, 2023.

## **When does my coverage start?**

Your coverage starts the 1st of the month after your application has been approved for in-year applications.

## **When does my coverage end?**

You must notify GroupSource at [contractorplans@groupsource.ca](mailto:contractorplans@groupsource.ca) to end your coverage when you terminate your relationship with Agilus. Alternatively, you may request to terminate during the open enrolment period for a Dec 31st termination date. If GroupSource is not notified, the assumption is that you will continue your coverage for the upcoming year.

## **Can I withdraw from the program if I change my mind?**

In order to protect the integrity of the program, once enrolled the only time that you can withdraw from the program is at year end in the annual open enrollment period or the end of the month in which your contract with Agilus or Stream Source ends.

## **Can I change my level of coverage during the policy year?**

Once you have selected a level of coverage (Bronze, Silver, Gold, or NIHB) you cannot change it until the next open enrolment period regardless of reason or circumstance. At that time you can change the level of your coverage up or down one level (e.g. Gold to Silver, Bronze to Silver, etc.).

## **Can I add a spouse or dependent child during the policy year?**

Yes, but you must do so within 31 days of their addition to your immediate family or they may be required to supply medical evidence before being added to the plan and have limited Dental coverage for the first 12 months they are on the plan.

## **Is there an option for me to keep my coverage after I leave?**

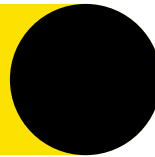
When you leave Agilus or Stream Source, you will be given the opportunity to enroll in the Soloplus plan and stay insured for Health and Dental coverage if you wish. You can also convert your Life Insurance to an individual policy if you wish without providing evidence of your good health.

## **How do I pay premiums?**

Monthly premiums are automatically withdrawn from your chosen bank account on the 10th of each month.

<sup>1</sup> If you are not medically stable when you leave the country due to an existing medical condition your out of country emergency medical coverage may be limited or invalid depending on individual circumstances. Check with the provider before leaving if you are unsure of your medical status.

# Questions & Answers



## What if I have NIHB coverage?

If you are enrolled in the federal Non-Insured Health Benefits program we have a special offering that complements and minimizes any duplication of coverage. Contact Diane Dillabough at The Daedalus Group at [Diane@daedalusbenefits.ca](mailto:Diane@daedalusbenefits.ca) for further information and rates.

## Who is eligible for this NIHB Coordinated Plan?

To be eligible for this program the contractor and all their eligible dependents must have coverage under the NIHB program. If the contractor or anyone of their dependents does not have coverage under the NIHB program, then they should choose their coverage from the Gold, Silver or Bronze programs.

## Why are Agilus and Stream Source offering a benefits plan designed specifically for First Nations and Inuit Contractors with Federal NIHB (Non-Insured Health Benefit) coverage?

Stream Source is an Indigenous-Owned business operated by Agilus. By offering NIHB plan members a benefit program that tries to not duplicate the coverages already available through NIHB, we hope to provide a comprehensive, cost effective, and complementary program that does not violate Health Canada guidelines, and minimizes any potential intrusions into Treaty Rights. Participants will be required to provide proof of status at enrollment.

## Can I cancel the coverage whenever I want?

Because of the large amount of coverage available and the fact there is no waiting period for the Dental coverage, our Insurance Carrier insists people join for the entire policy year (January 1st to December 31st). The only exception would be if your contract were to end during the policy year. In that case your coverage can be cancelled at the end of the month in which your contract ends.

## Is it easy to use?

GroupSource, our benefit provider, offers our plan members many great tools for accessing their benefits:

- Have your provider direct submit drug, dental and paramedical claims on your behalf using the TELUS e-claims system
- Set up direct deposit so payments go straight into your bank account
- Submit claims via your mobile Apple or Android devices or using the online claims system 24/7
- Talk to a GroupSource customer representative during business hours at 1-800 661-6195
- Visit the Plan Member site and create your own e-profile to gain access to great information about the plan and how to use it

## How do I enroll?

Simply send an email message to [ContractorPlans@groupsource.ca](mailto:ContractorPlans@groupsource.ca) and say, "I am with (Agilus or Stream Source). Please send me the Enrol-ME link." You will be sent a brief application to complete on-line and a PAD agreement. No mailing of forms is required. In about 15 business days your drug card and info package will arrive!

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## Have questions?

Contact Diane Dillabough, The Daedalus Group Limited at 1-866 944-7769 or email her at [Diane@daedalusbenefits.ca](mailto:Diane@daedalusbenefits.ca)

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