

A Late Applicant is an employee (and/or their eligible dependents) who fail to enroll in the group insurance program within the **initial eligibility period**. Employees have 31 days to apply for coverage once they become eligible. Missing this deadline may result in restrictions or consequences if they attempt to enroll at a future date.

Initial Eligibility Period:

Employees may be eligible to enroll as of:

- * their date of hire (if the plan has no waiting period, or the waiting period has been waived as a condition of employment)
- * once the waiting period has been satisfied.

Eligible dependents are to be included during the initial enrolment. Health and/or Dental coverage can be waived, providing there is alternative coverage. However, if this alternate coverage is lost, all eligible parties must be enrolled for Health and Dental coverage within 31 days to avoid being considered a late applicant.

Late Applicant Process

Submit Proof of Insurability Application: Typically, the late applicant must complete the Evidence of Insurability or Statement of Health form. Following the review, the insurance carrier may request additional medical information and/or health exams. Any costs or fees associated with additional medical testing are the responsibility of the employee.

In some cases, the insurance carrier may not require medical evidence for late applicants, but will retroactively enroll members and/or eligible dependents to their original effective date, resulting in back premiums being billed on the next invoice.

Insurer's Decision: The late applicant will either be approved, with the dental benefits limited for the first 12 months of coverage, or declined for some or all benefits based on their medical history.

Responsibility

It is the responsibility of both the Plan Sponsor and Employee to understand their eligibility, and the grace period (31 days) for enrolment, to avoid extra steps and risks associated with being a late applicant.

IMPORTANT: Before initiating the Late Applicant process, please contact your Service Consultant at Meldrum Horne for assistance. Based on circumstances, we may be able to work with the insurance carrier to explore options, potentially helping to avoid a late applicant situation.

** This is not a legal document, and is intended solely for informational purposes.*