

November 30  
12 - 1 PM

Presented  
by ONN & Cowan  
Insurance  
Group

***WEBINAR WEDNESDAYS!***

**Employee Benefits for the  
nonprofit sector**

Get the best value from your benefits





# Employee Benefits Program Education Series

We care about what you care about.

# Agenda

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- Mandatory vs. non-mandatory coverage
- Employment termination and group benefit coverage
- The ABC's of benefit enrolment
- Life waiver of premium benefit
- Disability management of short-term absences
- What's on the horizon for group benefits?



# Mandatory vs. non-mandatory

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- Mandatory enrolment can protect an employer and employee
- What benefits are mandatory under the ONN Employee Benefit Program?
- When can an employee opt out?
- What about eligible dependents?
- Value of a waiver form



# Termination and group benefit coverage

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- Statutory Notice Period
- Common Law Notice Period
- Severance Agreements
- Guidelines for Extension of Coverage for Employment Termination
  - What length of extension will Cowan consider?
  - When will an extension expire?
  - How do you request an extension?



# ABC's of benefit enrolment

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- Avoid late applications
- Ensure Dependant Life is added where applicable
- Life event changes – 31 days notice
- Child and Student maintenance
- Applying for excess Life and Long Term Disability coverage



# Life waiver of premium benefit

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- Why applying for life waiver is important
- How does a plan member apply?
- Is life waiver available after age 65?
- What happens when LTD and Life Waiver end at age 65 but the employee is still disabled?
- What if an active plan member becomes disabled after age 65?



# Disability management of short-term absences

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- Disability management defined
- Why focus on disability management
- Key elements of an effective program
- Benefits to the employee
- Cowan's medical case management model
- Preferred pricing model for participating organizations





# What's on the horizon?

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- Searching for value in health benefits – the impact of increased paramedical utilization
- Group benefits fraud – why it matters
- Specialty Drugs – trends, challenges and solutions



# Questions?

