

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

- 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

- 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

- 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

- 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

- 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

- 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?

- 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?

