

TIM HORTONS HEALTH AND DENTAL BENEFITS

New employees must inform Eggy before they reach their 3 month anniversary. Eggy will provide the application form and submit for approval. The benefits and the charges will begin on your 6 month anniversary.

If you are married and/or have children you must apply under the Family Coverage.

Any employee that decides to apply for benefits after they have been with us for 6 months or more, are considered a **Late Applicant**, and will have to wait until their Anniversary Date to apply.

What does being a Late Applicant mean?

- The Insurance Company will ask you to complete a Medical Examination
- The first year that you are on benefits, you will be on limited coverage
- There are no guarantees that you will be accepted

The cost of Health and Dental Benefits are:

Single Coverage - \$38.94 each paycheque

Family Coverage - \$101.51 each paycheque

Notes to Consider:

- If you change from Single to Family because you recently got married, you must add your spouse within 30 days, otherwise your spouse will be considered a late applicant and rules above apply.
- If you have a baby, and add them to your coverage, you must add them within 30 days of their birth; otherwise they will be a late applicant too.
- If your spouse did not live in the country, and has now moved to Canada, and you would like to add them to your Benefits, you must add them within 30 days of arrival (and a copy of their stamped passport, and Health Card are required); otherwise they will be a late applicant.
- When you go on Maternity Leave and you are currently on Benefits, you must provide post-dated cheque's prior to your time-off starting so that you can continue the benefits while on maternity leave. If you extend your Maternity Leave beyond the 52-week legal limit, your benefits will be cancelled.
- While you are on an approved vacation that does not extend 2 weeks, your benefits are covered. If you take a vacation that is not approved, your benefits will be cancelled.
- Please remember that there is a 2 month delay and therefore immediate action is required so that you don't have to pay extra or be considered a late applicant.

It is the employee's responsibility to apply for benefits and if you have any questions please let me know.

Eggy