



10 Best Practices For Plan Administrators

- 1) Understand the details of your Employee Benefits Plan.
- 2) Know how to administer the plan including:
 - a) Review and pay the premiums
 - b) Enroll employees and set up payroll deductions
 - c) Terminate employees from the plan
 - d) Update employee information pertaining to the plan in a timely manner (e.g. salary)
- 3) Complete hiring forms with new employees at the time of hire. Book a meeting at the end of their probationary period to ensure they're enrolled in the plan on time.
- 4) Communicate the plan to new hires before their start date and when they pass probation. Provide a brief plan overview. (verbal and written)
- 5) Contact the employee once they pass probation with a 30-day warning for them to enroll in the plan. Book a meeting accordingly to complete a benefit enrollment.
- 6) Make sure employees know how to use the plan. (Online access, submitting claims, etc.)
- 7) Understand which employee benefits can be waived and when.
- 8) Review the plan annually with employees and update:
 - a) Salary (discuss eligibility for NEM for LTD if salary is increased)
 - b) Employment status
 - c) Family status (marital or dependents)
 - d) Contact information
 - e) Banking changes for claim payments
 - f) Beneficiary information
- 9) Update employee deductions on payroll when there are premium changes due to:
 - a) Renewal increase
 - b) Salary-tied benefits
 - c) Change of coverage type (single family waived)
- 10) Remind employees to use their plan. Book an annual educational seminar with us.