

✓ Avoiding Late Applicants in Your Benefits Plan

What is a Late Applicant?

An employee or dependent who does not enroll in the benefit plan within the required 31-day period (for new hire eligibility, end of probation, or life status changes). Late applicants must provide evidence of insurability (medical questionnaire, and sometimes tests). Coverage can be limited or declined.

When Do You Need to Act?

- New Hires: Enrollment form must be submitted within 31 days of hire date OR within 31 days after completing a probation period (commonly 3 months).
- Life Events (Status Changes): Notify your insurer within 31 days of:
 - Marriage or common-law relationship
 - Birth or adoption of a child
 - Divorce or separation
 - Spouse losing/gaining coverage elsewhere

Quick Checklist for Employers

- ✓ Add a benefits enrollment step to your new hire onboarding checklist.
- ✓ Track probation periods and set reminders to issue enrollment forms as soon as employees become eligible.
- ✓ Keep benefit forms ready for employees on their first day.
- ✓ Set up a reminder system to track the 31-day deadline for changes.
- ✓ Encourage employees to notify HR immediately after a life change.
- ✓ Contact your benefits advisor (Nick Godfrey Insurance Inc.) if you're unsure.

Why It Matters

- ✓ Ensures employees and families have uninterrupted protection
- ✓ Avoids declined claims or limited coverage
- ✓ Keeps your group benefits plan running smoothly

📌 Need help?

Contact Nick Godfrey Insurance Inc. for guidance on enrollment, status changes, and employee communication tools.

