

December 17, 2024

To: Benefit Administrators / Human Resource Personnel / Union Partners

From: Lisa Heron
Benefit Services Manager, Employee Benefits

Re: Claims Processing in January 2025
Employee Benefit Plans

Each January, 3sHealth Employee Benefits performs an eligibility measure for all other-than-full-time employees. This year's measure will determine if an employee is eligible for coverage effective January 1, 2025, based on the hours they worked from January 1 to December 31, 2024. An employee must work a minimum of 780 hours in the complete calendar year to be eligible for benefits.

The annual measure will run on Monday, January 6, 2025. To ensure timely and accurate eligibility determination, we will be running the annual measure in both AIMS and iHRIS this year. We anticipate the eligibility results will be available to employers by mid-January. For employers who subscribe to 3sHealth payroll, a benefits bulletin will be sent to you advise as soon as the results are ready for your review. For those employers who do not subscribe to 3sHealth payroll, 3sHealth will start sending the eligibility results to you as soon as they are available.

Claim pre-authorizations submitted after December 16, 2024, will be held at Canada Life until the annual measure process is complete. Canada Life will begin processing pre-authorizations in mid-January in the order they were received and will work diligently to be caught up by January 31, 2025.

This year, health and dental claims incurred in 2025 will not be held in a claims freeze. Canada Life will continue to process claims as normal. Upon request, claims maybe reassessed by Canada Life once the annual measure is complete. 3sHealth Employee Benefits is not promoting this information broadly but wanted to share with all participating employers in case you have questions from your employees.

To ensure that your employees are aware of the claims pre-authorization freeze, please post the attached *Reminder Notice* in a visible area within your organization. If you are aware of employees who may be losing coverage, please remind them that claims incurred after December 31, 2024, will not be paid if the employee is no longer eligible for benefits. All 2024 claims must be submitted to Canada Life for reimbursement by April 30, 2025.



If you have questions about the annual measure or about claims processing during the month of January 2025, please send an email to EBP@3sHealth.ca. You may also contact a 3sHealth Benefit Services Officer by telephone at 1-866-278-2301, option 4.

Bulletin

A Reminder to Participating Organizations of the 3sHealth Extended Health Care & Dental Plans

December 17, 2024

Claims processing in January 2025

Each January, 3sHealth Employee Benefits performs an eligibility measure for all other-than-full-time employees. This year's measure will determine if an employee is eligible for coverage effective January 1, 2025, based on the hours they worked from January 1 to December 31, 2024. An employee must work a minimum of 780 hours in the complete calendar year to be eligible for benefits. During this annual measure process in January, plan members will experience a delay in processing claims pre-authorizations by Canada Life.

Claim pre-authorizations submitted after December 16, 2024, will be held by Canada Life until the annual measure process is complete. Canada Life will begin processing pre-authorizations in mid-January in the order they were received and will work diligently to be caught up by January 31, 2025.

For anyone who is in an other-than-full-time position your 2025 health and dental claims may be reassessed once the annual measure is complete to ensure the reimbursement amount aligns with your 2025 health and dental coverage level.

Please note all health care and dental expenses incurred in 2024 must be submitted to Canada Life before April 30, 2025. Expenses incurred in 2024 that are received after April 30, 2025, will not be considered for reimbursement.

If you have any questions about your eligibility or the benefits available to you in the extended health care or dental plans, please contact a 3sHealth Benefit Services Officer by telephone 1.866.278.2301 or by email ebp@3shealth.ca.