



Purpose

This document provides answers to frequently asked questions regarding CBE Group Benefits Eligibility (through Sun Life and ASEBP) to help you better understand your group benefits plan and provide information on benefits self-service using the PeopleSoft CBE Benefits Tile.

For Blue Cross Specific questions, view the [Blue Cross Benefits FAQ](#).

As an active employee, you can use the PeopleSoft CBE Benefits Tile to view and print a summary of your current benefit plans, including enrolled dependents and beneficiaries. You can also update dependent and beneficiary information, manage health and dental plan dependents, and update insurance allocations.

More information including benefit information sheets and detailed benefit booklets can be accessed on the Group Benefits page in Insite.

The Sun Life plan member services website mysunlife.ca also provides personalized information about your medical and dental claims and health spending account. Instructions regarding registering for direct deposit and submitting claims electronically can also be found on the mysunlife.ca website.

For [Quick Reference Guides \(QRGs\)](#) to assist in using the CBE Benefits Tile, go to Insite → Career → My Benefits → Learning Materials (at the bottom of the page).

Group Benefits Plan Eligibility and Information

1. What is it?

CBE's group benefits plan includes supplementary health and vision, dental, a health care spending account, a personal spending account, life insurance, accidental death and dismemberment insurance and long term disability insurance for eligible employees.

2. Who is [Eligible](#) to Participate?

Employee Group	Type	Carrier	Participation
ATA	- All teachers who have a full school year contract - Teachers with contracts of 90 calendar days or more (including multiple contracts that add up to 90 consecutive days) - Continuous Contract Teachers	Sun Life (Medical, Dental, Spending Accounts) ASEBP (Alberta School Employee Benefit Plan)* (Life, Accidental Death & Dismemberment [AD&D] and Extended Disability Benefits [EDB])	Mandatory
ATA	- Teachers who have contracts less than 90 days - Substitute Teachers	Alberta Blue Cross	Mandatory
SA Main Body	Continuous or Term Specific employees (15-35 hours/week)	Sun Life**	Mandatory

Frequently Asked Questions: Group Benefits

SA Main Body	Continuous Part Time employees with less than 15 hours/week***	Not Applicable	Not Eligible
SA Professional Support Staff	All Employee Types	Sun Life**	Mandatory
CUPE	- Continuous Full Time Employees - Continuous Part Time Employees (hours equal to or greater than 15 hours/week)	Sun Life (Medical, Dental and Spending Accounts) ASEBP* (Life, Accidental Death & Dismemberment and Extended Disability Benefits)	Mandatory
TRADES	Continuous Employees	Sun Life	Mandatory
TRADES	Temporary Employees		Not Eligible
EXEMPT	- Continuous Full Time Employees - Continuous Part Time Employees with 17.5 hours/week or greater - Temporary Employees with contracts greater than 4 months	Sun Life**	Mandatory
EXEMPT	Continuous Part Time Employees with less than 17.5 hours/week		Not Eligible

* ASEBP – provides Life, AD&D and EDB only for eligible ATA and CUPE employees with an FTE of 0.2 or greater.

** Sun Life – Term Specific/Temporary employees are not eligible for Long Term Disability insurance.

*** May be eligible for Sun Life Spending Account only coverage; see Staff Association Collective Agreement for details.

3. How do I enrol?

If you are in a mandatory participation group in the above chart, you will automatically be enrolled into Employee only coverage.

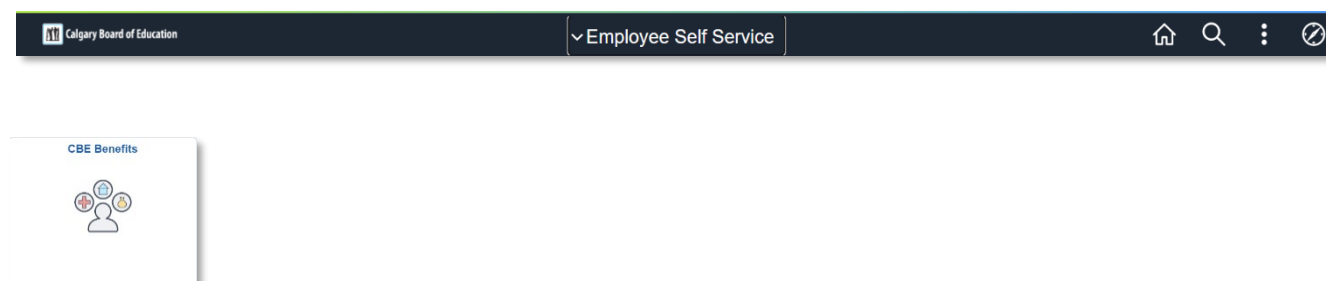
4. When does my coverage start?

Your benefit coverage begins on your first day of employment, with no waiting period. To ensure full coverage for you and your dependents, you must complete your enrollment through self-service within 31 days of your start date.

Benefits Self-Service (PeopleSoft CBE Benefits Tile)

5. How can I access the CBE Benefits Tile?

Login to PeopleSoft → Employee Self Service → CBE Benefits Tile



6. What can I do within the CBE Benefits Tile?



You can use the CBE Benefits Tile to:

- **Add/update a dependent** when a life event occurs, through [Life Events](#);
- **View a summary of your current and past benefits**, as well as dependents and beneficiaries enrolled in your plans, through [CBE Employee Benefits Summary](#);
- **View your dependent and beneficiary personal information** through [Dependent/Beneficiary Info](#);
- **Change your Life and AD&D insurance beneficiary nominations** and allocations through [Update Beneficiaries](#)

For Quick Reference Guides (QRGs) to assist in using the CBE Benefits Tile, go to [Insite](#) → [Career](#) → [My Benefits](#) → [Learning Materials](#) (at the bottom of the page)

Life Events

7. What is a [Life Event](#)?

Life events may include:

- Marital Status changes – Marriage/Divorce/Common-Law status changes
- Dependent status changes as a result of birth, death, adoption, legal guardianship
- Updates for dependents over age 21 (e.g., student or disabled child status)

Changes should be completed in PeopleSoft within 31 days of the Life Event.

If the life event date is outside of the 31-day period, contact the HR Employee Contact Centre at 403-817-7333.

8. How do I [add dependents](#) for family health and dental coverage?

Eligible dependents must be added within 31 days of your benefit enrolment date or life event. Log into PeopleSoft to add any eligible dependents to your Group Benefit Plans. Once signed in, navigate to **Employee Self Service** → **CBE Benefits Tile** → **Life Events**.

For Quick Reference Guides (QRGs) to assist in using the CBE Benefits Tile, go to [Insite](#) → [Career](#) → [My Benefits](#) → [Learning Materials](#) (at the bottom of the page).

9. How often may I **change** my Group Benefit Plan elections?

You may change your Medical/Dental plan elections within 31 days of an eligible life event.

Notes:

- If you choose family coverage, you can't switch to single coverage unless you have no eligible dependents.
 - If you add dependent coverage after 31 days, proof of good health may need to be provided to the insurance provider and Dental coverage may be limited to \$100 for the first 12 months.
 - You cannot cancel dependent coverage if your spouse gets coverage through another employer.
 - Changes to your beneficiary nominations may be made at any time. See the "Update Beneficiaries" section in this document for more information
-

10. What happens if my **spouse** also has health and dental coverage?

If you and your spouse both have benefit plans, you may be reimbursed for up to 100% of eligible expenses.

- Both spouses work at CBE with family coverage: Submit claim forms together to Sun Life, ensuring the coordination of benefits section is checked.
 - Spouse has coverage with another provider: Submit your expenses to your own plan first; your spouse does the same. Any remaining balance can be submitted to the other plan with receipts and the initial claim statement.
 - Dependent children: Claims go to the plan of the parent whose birthday comes first in the calendar year. Any remaining balance can be submitted to the other plan with receipts and the initial settlement statement.
-

11. Can I add a dependent only to the **medical plan and not the dental plan or vice versa**?

No. CBE requires that all listed dependents be enrolled in both plans.

12. What is an **overage dependent**?

An overage dependent is a child who has reached the limiting age (21) under the plan and may only be eligible for benefit coverage if they meet the criteria as a student or as a disabled dependent. See your "My Benefits" page on Insite for definitions of eligible dependents.

13. I have an **overage dependent child who is disabled**. Can I update the coverage for my child in the CBE Benefits Tile?

No. You cannot add/change the coverage for this child using the CBE Benefits Tile.

If you wish to add/change coverage for your child, you must contact the HR Employee Contact Centre (ECC) by email at ecc@cbe.ab.ca or by phone (403) 817-7333. The ECC will send out forms that you must complete and send to the benefit carrier. The carrier will then send you notification of approval or denial, and forward a copy to Human Resources.

If the carrier has approved coverage then HR Benefits will change or add the dependent's disabled status so that your child continues to be covered under your dental and medical plans.

Notes:

- The forms requesting approval must be sent to Sun Life within 31 days of the date the child reaches the limiting age.
 - If the child who is disabled is under the age of 21 you can still add the child as a dependent. It is not necessary to change the child's status to 'disabled' until age 21 when carrier approval is required.
-

CBE Employee Benefits Summary

14. When would I want to [view or print my CBE Employee Benefits Summary](#)?

You can view or print your summary as often as you would like. You might want to view or print it if:

- You have moved into a position with a different union/association
- You want to review that your enrollment/changes have been successfully processed.
- You are curious about the cost of benefits paid for by CBE, and the estimated impact on your compensation package
- You want to know how much has been deducted for long term disability (LTD)
- You want an estimate of the overall contributions to Local Authorities Pension Plan (LAPP)/Alberta Teachers' Retirement Fund (ATRF)

Click Print for an easy-to-read PDF summary of your coverage.

Dependent/Beneficiary Info

15. Can I [view a list of dependents](#) eligible for benefit coverage and can I [modify their information](#)?

You can view your dependent and beneficiary personal information through [Dependent/Beneficiary Info](#).

You can modify dependent information through Life Events and beneficiary information through Update Beneficiaries.

Update Beneficiaries

Employees eligible for Life and AD&D will designate a beneficiary to ensure assets will be distributed in the event of a Life Insurance and/or AD&D claim.

16. What is a beneficiary?

A beneficiary is the person, people, estate or other entity named on the insurance policy designated to receive the amount of the benefit when you die.

17. What is the difference between a primary beneficiary and a contingent/secondary beneficiary?

A primary beneficiary is any individual, institution, trust or charity you name. The primary beneficiary is first to receive the life benefits payable under the plan. You may name several primary beneficiaries and specifically how the life benefit will be divided amongst them.

The contingent or secondary beneficiary is any individual, institution, trust or charity you designate to receive the life benefit under the plan if the primary beneficiary dies before the you. If there is more than one primary beneficiary, then the contingent beneficiaries will not receive any life benefit unless all primary beneficiaries pass away before you.

You may name several contingent beneficiaries, and specify how the life benefit will be divided amongst them.

If there are no surviving secondary beneficiaries, proceeds will be paid to your estate.

18. What do I need to know about choosing a beneficiary?

The beneficiary (or beneficiaries) you choose is the only person(s)/estate/institution who can receive the proceeds from your Death Benefits (Life Insurance and Accidental Death & Dismemberment (AD&D) plans) if you pass away. Here are some things to consider when choosing a beneficiary:

- If you want your Life Insurance and AD&D proceeds to be divided among multiple individuals, you can choose more than one beneficiary.
- If you choose a person under 18, you'll also need to appoint a trustee.
- You can change your beneficiary at any time without their consent.
- **If you haven't chosen a beneficiary, your Life Insurance and AD&D proceeds will be paid to your estate.**

19. Why do I need to designate a beneficiary?

Designating a named beneficiary(ies) ensures that proceeds from your death benefit do not form part of your estate in the event of your death. This will prevent the application of probate fees and ensure that the proceeds are not subject to the creditors of the estate.

Additionally naming your beneficiary(ies) under a policy gives you control over who will receive proceeds from your death benefit.

20. What is a trustee?

An individual appointed to hold in trust any death benefits payable to a designated beneficiary who has not reached the age of majority.

All insurance carriers are required to have an appointed trustee on file for beneficiaries under age 18.

21. How do I nominate beneficiaries?

For Quick Reference Guides (QRGs) to assist in using CBE Benefits, go to Insite → Career → My Benefits → Learning Materials (at the bottom of the page).

For answers to further questions regarding group benefits, contact the **HR Employee Contact Centre (ECC)** at ecc@cbe.ab.ca or **(403) 817-7333**.