

# Late Applicants

## What is a late applicant?

A late applicant situation occurs when BBD receives an enrollment form later than 31 days after the employee's effective date.

When this situation arises, the employee is required to complete Health Evidence, which is a medical questionnaire provided by the insurance company to determine eligibility for benefits.

If the insurer approves the application, benefits become effective as of the date of approval and a dental restriction will be applied in the amount of \$250 per insured member for the first 12 months of coverage.



# The Invoice Payment

- Invoices are generated around the 15th of the month prior to the invoice due date.
- Payments are due on the 1st of the month; however, a 31 day grace period is given.
- If payment has not been received by the next invoice, a Friendly Reminder is attached to that invoice advising that there is a past due amount.
- If payment has not been received by the 1st of the following month the client will be contacted by a Customer Service Representative of BBD to advise that claims will be put on hold until payment has been received.

## 3 Ways to Pay Your Invoice

1. Pre-Authorized Payment Plan for automatic withdrawal of premiums.
2. Online Banking if you bank with the following institutions:
  - Bank of Montreal
  - CIBC
  - TD Canada Trust
  - Bank of Nova Scotia
  - HSBC
  - RBC

\*To sign up for online banking you will need to use your account number shown on your invoice.

3. Cheque



# Important Points to Remember

- We must receive all administration forms within 31 days of the change or coverage effective date.
- Employee terminations must be submitted to BBD immediately.
- We require the originals of only the Group Insurance Enrollment and Change of Beneficiary forms. We can process these forms by fax but are required by the insurer to retain originals in our office.
- All topics discussed in today's presentation can be found in the Administration Guide.
- All forms used in my presentation can be accessed on [www.bbd.ca](http://www.bbd.ca)

