



PLAN ADMINISTRATOR FAQ



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FREQUENTLY ASKED QUESTIONS (FAQ)

How do I enroll or re-enroll employees?

When eligible employees reach their eligibility date to enroll or re-enroll in your benefits plan, they will need to complete the Employee Enrollment Form and submit it to you in order to be added to the plan. You will then be required to add the employee to the plan from Nomad: BBD's online administration portal. Simply sign in to Nomad, click on the Employees tab and select New to add an employee. For more information on online enrollment, download our info sheet. You can find all of our forms on Nomad under the Resources tab.

If an eligible employee is not enrolled in the benefits plan within 31 days of becoming eligible to enroll, they could be considered a late applicant, which can negatively impact their coverage.

Does an employee need to sign the enrollment form?

Yes, the employee's signature is required on the Employee Enrollment Form or the Beneficiary Designation form even if the enrollment is submitted through Nomad. Employees enrolling for the first time can digitally sign their form if you use the online enrollment tool option.

When is health or medical evidence required?

Health evidence (sometimes known as medical evidence) is required when an eligible employee is applying for excess coverage beyond the Non-Evidence Maximum (NEM) for Life Insurance and/or Long-Term Disability Insurance.

Health evidence will also be required for employees who are enrolling as a late applicant.

Can I fax enrollment or change forms to Benefits by Design (BBD) Inc.?

Yes, these forms can be faxed for processing, but the original must be kept on file. You can either choose to send originals to BBD, or you can maintain the originals at your own office with the employee files. BBD may need access to the original in the event of a life claim. You can find our fax number on our Contact Page.

Once an enrollment or change form is submitted, how long does it take before my plan members receive their wallet card?

Plan members no longer require a physical ID card. Your account manager will provide you with new employee ID numbers within 5-7 business days, which you will then pass along to the employee. Plan members will need their ID number to register for GSC Everywhere. Once registered, employees can print off their ID cards for use if they prefer.

Employees can also download the GSC app, GSC Everywhere, to submit claims, find healthcare providers near them, view benefits coverage, and more.



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How do I make changes to employee's personal information?

Updates and changes to employee information, such as salary, marital status, or employee status, can be made through Nomad, our online benefits administration portal. If you need assistance logging into Nomad or navigating the platform, reach out to your BBD Client Manager, and they will be glad to assist you.

Is there coverage for dependents of a deceased employee?

Yes, 24-month Survivor Benefits are available for Extended Health Care (EHC) and Dental Insurance. Get in touch with your BBD Client Manager for more details.

How do I report an employee termination?

You can terminate an employee no longer on the plan directly from Nomad, our online benefits administration portal, at the click of a button. Navigate to the "Employees" tab and select the employee to be terminated from the list.

What should I do if an employee dies, becomes disabled or seriously ill?

In the event of a Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, Short Term Disability, Long Term Disability, or Critical Illness Insurance claim, please contact your BBD Client Manager for next steps.

Do I need to sign employee's Extended Health Care or Dental claims forms?

No, we don't require a signature for these forms.

Plan members are encouraged to register with GSC Everywhere to access personal claims information. They'll also be able to submit the majority of their claims online from this portal, rather than worrying about paperwork.

Can I use pre-authorized payments to pay my monthly bill?

Yes, and we encourage it! It's the fastest, easiest, and safest way to pay and benefits both parties. To set this up, complete our Pre-Authorized Payment Plan Form to sign up for pre-authorized payments.

When are invoices issued?

Invoices are made available for download through Nomad, our online administration portal and are issued mid-month. Your payment is due on the first of the following month.

Where can I find my invoices?

You can find a downloadable copy of your invoice on Nomad under the Invoice and Reports tab. The most current invoice is also available for download on your company dashboard.

How do I get more employee benefit plan booklets if I need them?

We aim to be environmentally responsible and have ramped up our green initiatives by providing electronic booklets (e-booklets) for you and your plan members. Your benefits booklet can be downloaded directly from Nomad, our online benefits administration portal. Alternatively, you can speak with your BBD Client Manager and they'll gladly help you out.

Where can I access forms?

All forms can be downloaded from Nomad, our online benefits administration portal. If you require assistance logging into Nomad, please contact your BBD Client Manager.

Who can I speak to if I need more help?

Our BBD Client Service team is happy to help wherever they can. Give them a call or an email, and they'll assist you promptly. Alternatively, you can reach out to us from our Contact Page, and we'll direct you to the appropriate contact.



Call us BBD

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