

## 7. Terminating Group Coverage for Employees

When an employee is no longer eligible for group coverage, you must notify Alberta Health and Wellness to terminate the employee's coverage from your group. The reasons for terminating group coverage are:

- left employment,
- deceased,
- left the province to reside in another part of Canada,
- left the country, and
- other (e.g. eligible for exclusion - see pages 5.1 to 5.3).

*The Employee Group Commencement and Termination* form (AHC0199) is the document used to report the termination. An example of a completed termination request is shown on page 7.3. Also, employees should be provided with a *Notice to Terminating Employees* (AHC0460) – see page 7.4.

You are required to provide group coverage for a terminating employee until the end of the month in which employment ceases. However, if the employee leaves employment on the first of the month, you are only required to provide group coverage to the last day of the previous month. For example:

Employment ends: November 5, 2004

Earliest date group coverage can terminate: November 30, 2004

Employment ends: November 1, 2004

Group coverage can terminate: October 31, 2004

The following is required on all termination forms:

- employee's full name,
- employee's personal health number,
- employee's address,
- group number,
- company name,

- termination date. You only need to indicate the year and month. Group coverage will end the last day of the month indicated,
- reason for group termination.

Note: Requests to extend group coverage beyond the normal termination date will be accepted provided the extended coverage does not interfere with coverage provided by another group. An example of when extended group coverage may be provided is when an employee takes early retirement or leaves Alberta to live elsewhere.

**You should submit notice of termination within two months from the date the employee leaves your employment. Retroactive terminations can cause employees or their partners to have to pay AHCIP for premiums not submitted by their employer. This may cause financial difficulties for them if there are several months' premiums owing.**

Note: In most cases, coverage with the AHCIP continues after the employee's coverage terminates from your group plan. Premium statements will be mailed to the address we have for them on file. Therefore, please ensure the employee's most recent address is on the *Employee Group Commencement and Termination* (AHC0199) form.

SAMPLE



**Employee Group  
Commencement and Termination**

To mail correspondence:  
Alberta Health and Wellness  
PO Box 1360 Stn Main  
Edmonton AB T5J 2N3

For service in person:  
10025 Jasper Ave, Edmonton, or  
727 7 Ave SW, Calgary

To telephone:  
427-1432 (within Edmonton)  
Toll-free for the rest of Alberta at  
310-0000 and then (780) 427-1432

To fax: (780) 422-0102  
To visit our Website:  
http://www.health.gov.ab.ca

**AHC 199**

Group name ABC Company Group number 12345

Employee's personal information			
Title (e.g. Mr, Mrs, Miss, Ms, Dr, Rev, Sr) <u>Mr.</u>			
Surname <u>Redwood</u>		First name <u>Trevor</u>	Middle name <u>Scott</u>
Mailing address <u>89 Aspen Way</u>			
City <u>Nowhere</u> Province/Territory <u>Alberta</u> Country <u>Canada</u> Postal code <u>T1Z 2R2</u>			
Area <u>780</u>	Hon <u>222-3333</u>	Ar <u>780</u>	Work <u>555-5555</u> Ext <u>5</u>

Do all family members on this account number have the same mailing address?  Yes  No

If no, please provide the family member's mailing address, full name and personal health number on a separate page.

**Note: To ensure your premium statement is accurate, please submit changes before the 15th of each month. If your employee is a member of the RCMP or Armed Forces, please indicate the spouse/adult interdependent partner's personal health number, surname, first name and middle name.**

**Commencement on this group will terminate any other group coverage.**

**Commencing group coverage**

Commence on the **first** of 

G1	Year	Month
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Number of people to be covered 

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**\*If the number of people is different from the number of people covered on the account please attach an AHC 110A or AHC 110B to add or remove coverage.**

Department number 

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Payroll number 

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Permanent full-time employment date 

Year	Month	Day
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If a returning Alberta resident, please provide previous place of residence:

and date of return to Alberta 

Year	Month	Day
------	-------	-----

and if returning from outside Canada, date of entry into Canada 

Year	Month	Day
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**If your employee or his/her dependants are not Canadian citizens, please provide a clear photocopy of the Canada entry documents for these individuals.**

Group Administrator's name Jane Doe  
*(Please print)*

**Terminating group coverage**

Terminate the **last** day of 

G	Year	Month
	2 0 0 4	1 1

**Termination reason**

employment 

Year	Month	Day
2 0 0 4	1 1	1 6

Deceased 

Year	Month	Day
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Left province to reside in another part of Canada\* 

Year	Month	Day
------	-------	-----

Left country\* 

Year	Month	Day
------	-------	-----

Released from Armed Forces, RCMP 

Year	Month	Day
------	-------	-----

 (Release date) 

Year	Month	Day
------	-------	-----

 (Birthdate of released member)

(Released member's name)			(Gender)
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Other (explain) 

Year	Month	Day
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\*Please provide new address above, if known.  
Phone num 555-1111 Date November 3, 2004

## Notice To Terminating Employees

The *Notice to Terminating Employees* (AHC0460) must be completed and given to each employee whose coverage is being terminated from your group. This card may answer questions your employees have about their continued Alberta Health Care Insurance Plan coverage and ensures they understand you will no longer be submitting premiums on their behalf.



### Notice to Terminating Employees

Things you need to know about your Alberta Health Care Insurance (AHCIP) coverage when you leave employment:

- Your employer paid your AHCIP premiums for you and any eligible dependants on your account until

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- There is no need to reapply for AHCIP coverage. You will now be responsible for paying premiums on your account. Quarterly premium statements will be mailed from Alberta Health and Wellness.

On the reverse are Alberta Health and Wellness' addresses and telephone numbers. You should contact them if:

- you do not receive a premium statement within 60 days.
- there are changes to your account (e.g. address, marital status, dependants).
- you require supplementary health insurance. Alberta Health and Wellness offers Alberta Blue Cross Non-Group coverage to Albertans provided their AHCIP premiums are not in arrears. If you had supplementary health insurance with your employer, contact Alberta Health and Wellness within 30 days of insurance cancellation to ensure continuous coverage.
- you plan to leave Alberta.
- you are experiencing financial difficulties. Alberta Health and Wellness has two programs that may assist you in paying your health insurance premiums.

#### *Mailing Address*

Alberta Health and Wellness  
PO Box 1360 Stn Main  
Edmonton AB T5J 2N3

#### *Office Address*

10025 Jasper Ave Edmonton,  
or 727 7 Ave SW Calgary

#### *Telephone*

(780) 427-1432 Edmonton  
Toll-free within Alberta at  
310-0000 then (780) 427-1432

*Fax* (780) 422-0102

#### *Website*

[www.health.gov.ab.ca](http://www.health.gov.ab.ca)

**Healthy Albertans in a Healthy Alberta**

Client Services Branch

AHC0460 (2004/04)

## **Permanent Move from Alberta to Another Part of Canada**

Employees who leave Alberta to live permanently in another part of Canada are not immediately eligible for health insurance coverage in their new province/territory. They must wait until the first day of the third month following their date of arrival before their new health insurance coverage takes effect (provided an application is made within the specified period). To ensure that continuous health insurance coverage is provided, Alberta Health and Wellness provides extended coverage until the last day of the second month following the date of departure from Alberta. If requested, one extra month of coverage may be provided for travelling time.

Employees who terminate employment before they leave Alberta are billed premiums directly by Alberta Health and Wellness for the period of extended coverage. However, if your company is a national firm and employees are transferred to a branch or head office in another province/territory, they should remain covered by your group for the period of extended coverage.

If the transferred employee moves ahead of the family, coverage must continue until the last day of the second month following the family's departure from Alberta. Under this arrangement, the employee's Alberta Health Care Insurance Plan coverage can be continued for up to 12 months from the date of his/her departure as applicable.

## **Permanent Move to Another Country**

When employees leave to live permanently outside of Canada, extended coverage can be purchased for one, two or three months from the date of departure provided:

- there are no premium arrears on the account, and
- premiums for the period of extended coverage are prepaid.

The employee may remain covered by your group for the period of extended coverage. Premiums are considered to be prepaid if group coverage is being provided.