

Important Notice to CoPower Groups

PLAN CHANGES

If your group is thinking of upgrading or downgrading your dental (Delta Dental) or vision (Vision Service Plan) or life insurance plans (Transamerica group Life Plus) through CoPower, we must receive the request 30 days before the effective date of the change. If we do not have a 30-day advance notice, we cannot guarantee that the change will be done by the requested effective date.

CANCELLATIONS

If your group is thinking of cancelling their dental, vision or group life coverage through CoPower, we must receive notice of the cancellation by the 5th day of the month that is being cancelled. If you are cancelling on April 1, we should receive a cancellation notice by the 5th of April. Groups should not let their coverage lapse by not paying their premium as a way of cancelling their plan. Because eligibility is still being given to your employees for at least another month, maybe two, your group may be held responsible for the premiums for those months.

TERMINATIONS/COBRA

Our Dental and Vision Plans allow for this continuation of group coverage. Our Transamerica Group Life Plan does not. We need to receive termination information from the group as soon as possible, especially if the employee has not returned the COBRA papers. When employees leave your company and are eligible for COBRA, they have 60 days from receiving their COBRA papers to get back to you regarding accepting or declining the coverage. (If your company is Cal-COBRA eligible, we will give the employee their paperwork. We need to be notified as soon as possible of the termination and the address of the employee needs to be provided.) If you have not received notification from the former employees by the first of the month after their terminated month, we must be given the information to terminate the employees. We can always add them on retroactively if they choose COBRA coverage. If you leave terminated employees on your plan and inadvertently forget about them (because the employee does not get back to you), you may not get as much of a retroactive credit as you would like. If terminated employees use the plan (because they will still show as active if you do not terminate them) and do not select COBRA, the group will be responsible for the premiums.

If you have any questions, please contact your Group Service Representative at **888.920.2322**.