

## Health & Welfare and Pension Enrolment

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### Definitions

Definitions may vary based on plan. Please refer to your Health & Welfare and Pension booklet for more detailed information.

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**\*Spouse:** The person with whom you are married and continuously living together.

**\*Common-law:** Two people continuously living together as a couple in a conjugal relationship.

**\*Dependent Child:** Your child (includes biological child, stepchild, legally adopted child, child for whom you have legal guardianship) who is unmarried and totally or substantially dependent on you for financial support.

*\*Spouse, Common-law, and Dependent Children are eligible for coverage provided:*

- *they meet the complete definition identified in the plans Health and Welfare booklet,*
  - *they are considered a resident of Canada,*
  - *they are covered under a provincial health insurance program.*
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**Effective date of Marital Status:** The date you began your current status of married, separated, divorced, or widowed.

**Common-law Date of Co-habitation:** The date you and your common-law began living together.

**Health & Welfare Beneficiary:** The person(s) you designate (appoint) to receive all eligible Health & Welfare fund benefits in the event of your death.

**Pension Beneficiary:** The person(s) you designate (appoint) to receive any survivor Pension fund benefits in the event of your death. You must designate your spouse if you have one.

**Revocable:** A beneficiary designation can be changed without consent from the beneficiary.

**Irrevocable:** A beneficiary designation that cannot be changed without written consent of the beneficiary. Irrevocable designation of a minor cannot be changed until they reach legal age.

**Contingent Beneficiary:** The person(s) you designate (appoint) to receive fund benefits in the event of the death of your primary beneficiary.

**Trustee Appointment:** The person you designate (appoint) to receive and to hold in trust, any proceeds of the benefits fund payable to a beneficiary who is a minor, or otherwise lacks legal capacity, at the time the fund benefit payment is to be made.

# Health & Welfare and Pension Enrolment

## Frequently Asked Questions

**1. Why does the Enrolment ask for the effective date of marital status/common-law co-habitation?**

To establish the effective date of health & welfare coverage for the spouse/common-law and dependent children.  
To establish the effective date of possible spousal entitlement to the member's pension.

**2. Why are you asking if my spouse or dependent children have their own health, dental, and vision coverage?**

When a member and their spouse both have benefit plans, they and their dependents are eligible for coverage under both plans. When a member and an ex-spouse both have benefit plans, their dependent child is eligible for coverage under both plans. In both cases, coverage is co-ordinated between the two plans. Review your booklet for advice regarding which plan to first submit your dependent child's claim.

**3. Can I keep my spouse on the plan if we are going through the process of separation/divorce?**

No, if you are separated or divorced, your spouse/common-law is not eligible for benefits.

**4. I have legal guardianship of a child. What proof is required?**

A copy of the legal custodianship/guardianship document must be provided.

**5. My child is disabled. What proof is required for coverage under my plan?**

Contact Coughlin & Associates Claims Department for direction specific to your group plan.

**6. Can I add my parents/siblings as dependents for coverage under my plan?**

No, only your spouse/common-law and dependent children are eligible for coverage.

**7. Can I designate (appoint) multiple people as my beneficiary?**

Yes, multiple people may be designated as your beneficiary. Each beneficiary may be allocated a portion of the fund so that the total of all percentage portions equals 100%. Your Pension beneficiary must be your spouse, if you have one, unless a specific government form is completed. Contact Coughlin & Associates for this form.

**Example:**

Beneficiary 1	33.4%
Beneficiary 2	33.3%
Beneficiary 3	33.3%
<b>Total</b>	<b>100.0%</b>

**8. How do I update/change member information?**

Complete the Change in Member Information form available on the Coughlin & Associates website at <https://coughlin.ca/en/default.aspx> to update/change any of your member information; or, login to your member portal at <https://coughlin.onlineclaimsaccess.net/> to update/change your mailing address, email address, phone number, and banking information.

**9. Can I sign and date the Enrolment or the Change in Member Information form by electronic signature/e-signature?**

No, your signature must be handwritten in ink. It is not accepted electronically at this time.

**10. How can I submit my completed signed form?**

The Enrolment form must be submitted by mail. It is not accepted by email or FAX.  
The Change in Plan Member Information form must be submitted by mail if you are changing your beneficiary information. If you are not changing your beneficiary information, the form can be submitted by email, FAX, or mail.

Mailing Address: Coughlin & Associates. P.O. Box 764. Winnipeg, MB R3C 2L4

Phone: 1-888-204-1234

FAX: 204-943-5998

Email: [WpgAdminRequests@coughlin.ca](mailto:WpgAdminRequests@coughlin.ca)