

## Benefits and Pension Checklist for Western Pregnancy/Parental/Adoption Leave

Your new arrival is finally here! Use this checklist to review and update the coverage at Western.

**Note: some changes must be made within 31 days of birth/custody.**

### Your Western Benefits

- You may elect to continue benefits for the duration of your leave.** If SEIB payments are being made, the cost of benefits will be deducted from your pay. If no SEIB payments are made or when SEIB payments cease, costs can be covered by post-dated cheques. Benefit and pension deductions are not pro-rated during your last month of SEIB payments. Details will be mailed to you approximately one month before your SEIB payment period ends. If you have not received this by the month your payments end, contact Human Resources.
- Review your current benefit elections and beneficiaries.** Go to [My Human Resources](#), choose Benefits/Benefit Summary and click on a specific benefit to review details.
- Add your new child as a dependent under your health and dental coverage.** Send a completed [Benefit Application Change Form](#) to Human Resources within 31 days of the birth/custody of the child.
- Make any updates to your life insurance.** You have a 31-day window from the birth/custody of your child to add or increase your **Optional Life Insurance** (insurance on you) if you are not already at the maximum, without providing medical evidence of insurability. You also have 31 days from the child's birth/custody date to add coverage on them under the **Dependent Life Insurance** program. If you are participating in the **Voluntary Personal Accident Insurance** – Family Level, the new child can be added at no change in cost.
- Review and update life insurance beneficiaries.** You may name anyone you wish as the beneficiary of your life insurance. You also have the option to name contingent beneficiaries (an alternate beneficiary in the event the primary beneficiary has deceased). When designating children under age 18 as a primary or contingent beneficiary you must also designate a Trustee.

\*The benefits coverage will be effective beginning the date your change form is received by Human Resources. Note that Western updates Manulife at the end of each month. It then takes about two weeks for Manulife to reflect the changes in their system. If you already have family coverage Manulife will not issue new benefits cards.

### Your Western Pension

- You may continue your regular and voluntary contributions to the pension plan.** If SEIB payments are being made, contributions will be deducted. If no SEIB payments are made or if SEIB payments cease the contributions can be made by post-dated cheques. Benefit and pension deductions are not pro-rated during your last month of SEIB payments.
- Review and update pension beneficiaries.** To review pension beneficiaries.
  - Go to [sunlife.ca/western](http://sunlife.ca/western) and select Sign in\*.
  - Select my financial centre > Quick Links > Beneficiary info.
  - Select Edit and enter your beneficiary.
  - Select Update.
  - To confirm the beneficiary designation(s) you entered in the step above are accurate and are to be applied to your account, check the box revoking any previous beneficiaries on file with Sun Life. When designating children under age 18 as a primary or contingent beneficiary you must also designate a Trustee.
  - Click Submit. You will receive confirmation that your beneficiary information has been updated and can print a copy of the designation for your records.

\* Alternatively, you may also sign in with your Western credentials by using the [Pension Account Login Tool](#) available on any Western Human Resources web page.

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