

## ENROLLMENT PROCEDURES

Enclosed is the material required to apply for group insurance benefits with The Co-Operators.

- 1) The employer must complete: the Master Application  
the top section of the Matrix Enrollment form  
a deposit cheque for the first month's premium payable to:

### MATRIX BENEFIT SERVICES – IN TRUST

- 2) Employees are required to fully complete the Matrix Enrollment form.
- 3) The Agent is required to: a) complete the Matrix Producer Information  
b) provide a copy of the sold plan and rates

#### 4) For Groups with current coverage:

- Health evidence forms must be completed if an employee has current coverage over our NEM's or over the grandfathering limits
- A copy of the group's EP3 statement and current billing are required.

**IMPORTANT! BROKERS – DO NOT CANCEL CURRENT COVERAGE.** All groups are subject to approval by our underwriting department. We cannot guarantee coverage until all enrollment material has been considered and approved by The Co-Operators.

#### 5) For Groups without current coverage:

- Any employee over the NEM for Life and/or LTD, has the option of providing health evidence for excess coverage after the group has been approved for coverage.

If you have any questions regarding enrollment procedures, please do not hesitate to contact us.

**Group Insurance Specialists**

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