

TO: All Employees of Ben Machine
DATE: April 22, 2024
RE: Benefits Provider Transition – effective June 1, 2024



Since joining EIC, we have been working to improve our benefits program in terms of both coverage and cost. Following a review of our employee benefits program, Manulife has been appointed to become our primary benefits provider effective June 1, 2024. Manulife will be responsible for Life, Long Term Disability, Health and Dental coverages. AIG/Allstate will provide coverage for certain select/specialty programs. As a result of this transition, we will have reduced costs with plan enhancements.

Also, effective June 1, 2024, we will be partnering with Effortless Admin to support the ongoing administration of our group benefits program. Effortless Admin is a technology-based administrator of group benefits programs for organizations like ours. They are responsible for managing our data and benefits administration processes.

Ben Machine will continue to pay the full cost of all mandatory benefits. As an enhancement, Voluntary Benefits will be available to elect for you and your family. Any Voluntary Benefits elected will be 100% employee paid conveniently through payroll deductions. Details and cost of the available Voluntary Benefits will be available on the Effortless Admin platform in May.

Transition Action Items

Enrolment Information

In early May, you will receive an email from Effortless Admin inviting you to review and confirm/update your personal information such as dependent, contact information, and alternate spousal coverage information, if available. You will need to assign a beneficiary for the applicable benefits. You will also have the opportunity to elect Voluntary Benefit coverage: Optional Life, Voluntary AD&D and/or Voluntary Critical Illness.

To ensure the most up to date and confirmed data is transmitted to Manulife for June 1st, **please complete the Effortless Admin verification process by May 17th.**

Health and Dental Claims Submission

- Claims with a service or purchase date **on or after June 1, 2024**, are to be submitted to Manulife.
- Claims with a service or purchase date **on or before May 31, 2024**, must be submitted and received by Empire Life by June 30, 2024, and will be paid based on the plan design in effect on the date of service/purchase.

More Information

For all the latest information leading up to June 1, please visit the online portal that has been created by our benefits provider, HUB International, at <https://www.hubinternational.com/benmachine>

The portal includes access to the following:

- Plan Changes
- Frequently Asked Questions (FAQs)
- Manulife online registration instructions
- Effortless Admin Self-Service Guide
- Overview presentation