

Beneficiary Information Management

Responsibility:

Maintaining accurate and up-to-date beneficiary information is the responsibility of the School Division. As neither SSBA nor Manulife retains beneficiary records, it is essential that each School Division securely maintains accurate and up-to-date beneficiary information for all employees.

Removal of Beneficiary Information in Ariel System

In keeping with industry practice, Beneficiary information is automatically removed in the Ariel benefits administration system when a plan member **'ceases life insurance coverage'**; this includes if it is a temporary cancelation of coverage caused by a **'Leave without benefits'**

Actions That Trigger Removal of Beneficiary Information

- ❖ Work Status change from **'Active'** to **'Any Leave Without Benefits'** or **'Terminated'**:

When an employee's status is updated to any form of leave (**Sick Leave, MAT leave or Personal Leave**) **without benefits**, the system automatically removes beneficiary information.

- ❖ **Restarting the 'New Hire' Event**

During the record correction process for a New Hire event, the use of the **Restart** button can inadvertently erase existing beneficiary details that were previously saved in Ariel.

Recommended Actions

The School Division Plan Administrator should remind plan members to review and update their beneficiary information whenever any of the following events occur:

1. Rehire
2. Change in work status from '**Terminated**' or '**Any Leave Without Benefits**' to '**Active**'
3. Loss of a spouse or child
4. Marriage or Common-law
5. Divorce or Separation
6. Transfer to another Division
7. Long Term Disability

Note

Once **Long-Term Disability** (LTD) leave is approved, it is considered best practice to prompt the plan member to review and update their beneficiary information in Ariel. This helps ensure that records remain accurate and up to date for any future reference or claims.

Best Practice:

It is considered best practice for each School Division to independently maintain and securely store beneficiary information for all employees. This ensures data integrity and availability when needed.