

# LIFE-CHANGING EVENT

Enterprise Rent-A-Car  
Benefits Eligible Employees



## What is a Life-Changing Event that will allow me to make changes to my benefits?

During your employment at Enterprise Rent-A-Car, you may experience life-changing events that may impact you and/or your dependants' eligibility for benefits. When these events occur, you will have an opportunity to make certain changes to your benefits within a specified period of time. The most common life-changing events include the following:

- Birth or Adoption
- Marriage
- Spouse/Civil Partner loses cover; gets a new job
- Divorce/Legal Separation
- Overage Dependant Losing Cover
- Death of Spouse/Civil Partner/Child

## How do I make changes to my benefits when I have a Life Changing Event?

Notify your local HR department of your life-changing event by following the enrolment process described below:

### HOW TO ENROL

- Contact your local HR department in writing by email, letter or fax within 31 days of your life-changing event, including the type of life-changing event (e.g. birth, marriage, divorce, etc.) and the date of the event. Once your local HR department has documented your notification, a Benefits Enrolment Form will be posted to your home address.
- Return the completed Benefits Enrolment Form to your local HR department by the due date printed on the form. Keep a copy of all forms for your records.
- Premium deductions for changes made as a result of your life-changing event begin with the next administratively possible pay cheque after the coverage effective date.

Contact your local HR department if you do not receive your Benefits Enrolment Form within 10 days of your notification to HR.

## What will happen if I do not notify HR of the Life-Changing Event within 31 days of the event?

If you do not contact your local HR department and complete the notification process as outlined above, you will have to wait until the next Annual Enrolment period to make changes to your benefits. The Annual Enrolment period typically takes place in the fall with benefit changes taking effect the following 1<sup>st</sup> January.

## What other life-changing events allow me to make mid-year changes to my benefits?

Contact your local HR Department for more information on life-changing events that qualify and allow you to make changes to your benefits outside of the normal Annual Enrolment period.

## How am I charged for the additional premiums when adding someone to my Private Medical cover? (e.g.: marriage, birth)

Private Medical premiums are deducted per pay cheque. The first premium deductions will begin on the next administratively possible pay cheque

## What happens when I waive cover or drop a dependant from my cover?

When waiving cover, all benefits terminate on the last day of the pay period in which you notify the local HR department in writing and complete the notification process. The final premium for all waived benefits will be deducted from the pay cheque in the benefit cover period in which cover is waived.

## Recently Divorced? Here's what you need to know:

You must drop cover for your ex-spouse and children of your ex-spouse and you may drop dependant cover or you can add yourself to the Enterprise plan if you were previously covered under your ex-spouse's plan. Dropped cover for an ex-spouse is always effective on the date of the divorce and you will be responsible for paying premiums between the divorce date and the last day of the pay period in which you notify your local HR department in writing and complete the notification process. Any payroll-deducted premiums paid during this time will not be refunded.

### Notes:

- 1) Be sure to notify your local HR department within 31 days of your life-changing event.
- 2) Consider making these beneficiary changes:
  - Life Assurance Expression of Wish Form (available on [youdrive.enterpriseholdings.com](http://youdrive.enterpriseholdings.com))
  - Stakeholder Beneficiary Change Form (available on [youdrive.enterpriseholdings.com](http://youdrive.enterpriseholdings.com))
- 3) Be sure to update beneficiary designation information where applicable