

## **DGC Health and Welfare Trust Late Enrolment Policy**

The Trust has established an enrolment period in the month of November for the following calendar year. During this period a member may upgrade their coverage where applicable and/or may transfer dollar bank credits to a Healthcare Spending Account. Notwithstanding a deadline of November 30th, the Trust will accept late enrolments prior to the end of the calendar year subject to an administration fee established from time to time by the Trust.

After January 1, the Trust may grant a request for a late enrolment when satisfied that a genuine mistake has been made and in all of the other circumstances it is appropriate to permit the late enrolment.

The granting of this late enrolment is subject to the following conditions:

- Members must pay an administration fee established from time to time by the Trust.
- Members must pay the full upgrade cost. There are no pro rata discounts nor will there be pro-rata coverage. Benefits will commence from the date that the request was received by the Trust in writing.
- The Trust will not grant more than one late re-enrolment per member.

The Trust has designated an appeals committee comprised of Trustee Dave Forget, Chair, Brian Baker and Trust administrator Marjorie Chu to administrate this policy.

The Board will review this policy at least every (3) years.

Dated: August 12, 2023