

The latest news and views from CINUP

UP DATE

SUMMER 2014

WE'RE ONLINE!

CINUP IS EXCITED TO ANNOUNCE WE'RE NOW ON FACEBOOK AND LINKEDIN.

Here you will find the latest news about CINUP, health tips, and general interest articles.

"Like" us on Facebook <https://m.facebook.com/cinupeb> and "follow" us on LinkedIn www.linkedin.com/company/cinup to ensure you don't miss out on any important posts.



LinkedIn

GUESS WHAT'S COMING UP RIGHT AROUND THE CORNER?

We are excited about the upcoming annual CINUP conference and encourage you to watch for emails from your Service Representative and for Facebook and LinkedIn updates to keep you informed on the latest developments, dates, speakers, entertainment etc.

We look forward to hosting the annual CINUP conference for you each year with engaging speakers and topics that will benefit you.

IMPORTANCE OF BENEFICIARY DESIGNATIONS

Life Insurance is an important part of the CINUP employee benefits plan. It provides security in knowing family, friends or loved ones will have access to money in the event of a death.

Not completing the beneficiary designation or not completing it properly can result in unexpected consequences at the time of claim. For example, if no beneficiary is designated on your form the beneficiary will default to your estate.

When completing a beneficiary designation, it is important to ensure all required fields are written clearly and completed correctly. Date of birth is an important field because it confirms if the beneficiary is a minor child, which will require the appointment of a trustee. Also, when naming multiple beneficiaries, it is important that the percentage equals 100% to ensure the benefits are paid as intended. If there are any questions about completing the beneficiary designation we strongly encourage you to contact us at 1.800.665.1234.



cinup.com |  [cinupeb](https://m.facebook.com/cinupeb) |  [Linked in](http://www.linkedin.com/company/cinup)

 **BENEFITS INC.**

DO YOU KNOW ABOUT THE PRE-EXISTING CONDITION CLAUSE?

A pre-existing condition clause is a term that relates to disability insurance and it excludes coverage of a medical condition that existed prior to a hire date.

A pre-existing condition is classified as a medical issue that you have previously been treated for prior to obtaining your health insurance.

Under the CINUP long-term disability benefit, any plan member applying for a long-term disability claim where the disability began in the first 12 months of their coverage will be subject to a pre-existing condition review as part of the claim process.

The insurance carrier will review medical records to determine if the disability was directly or indirectly the result of an illness or accident treated by a physician during the 3 months immediately prior to the effective date of coverage.

If the review confirms this treatment was in the 3 months prior to coverage taking place, the claim will be ineligible.

Should you have any questions or concerns or would like a better understanding of this provision, please contact your CINUP Service Representative.

SERVICE TEAM: FROM THE DESK OF MOYRA KERN

We are continuously looking for additional ways to connect and communicate with our clients as it is very important to make sure that our clients are being educated on the products and services that we offer. We pride ourselves in offering the tools and training required to run a healthy group insurance and/or pension plan.

We continue to offer plan administrator training, and regular group benefits sessions to educate your employees on their group insurance and pension programs.

In keeping with our strong dedication to the education and needs of our clients we are working on launching webinar/webinex series with topics surrounding your CINUP benefits in the near future.

Please keep a lookout on CINUP Facebook and LinkedIn as well as communications from your Service Representative for more information.

FRIENDLY REMINDERS:

TAXABILITY OF DISABILITY BENEFITS FORM: As part of our continued efforts to ensure we have accurate information on record, please complete the form previously sent out and return it at your earliest convenience. Should you have any questions in regards to the form, or require another copy please contact your Service Representative at 1.800.665.1234.

CINUP EMPLOYEE SURVEYS: Please contact your CINUP Service Representative to discuss conducting an employee survey to help you better understand your employees level of satisfaction with the benefits plan offered, and to evaluate whether some plan modifications are required to better meet your organizations' needs.

RECIPE

Amanda Lipinski, from SOADI-Toronto Region has shared with us this great, healthy way to stay hydrated this summer!

STRAWBERRY JUICE

Ingredients

4 cups of strawberries, fresh if possible, thawed if frozen

6 cups of water

½ cup real maple syrup

Directions

Crush strawberries, add water and maple syrup, stir and enjoy!

