

### Life Events:

If an employee experiences a qualifying life event and wants to add a family member or change their family election, they will need to:

1. Complete the Allstate Employee Change form
2. Submit the completed form to [csr-allstate@rwam.com](mailto:csr-allstate@rwam.com)

Once the change or addition has been submitted, premiums will adjust based on the election made.

### Beneficiary Additions/Changes:

Additions or changes to the beneficiary include the following:

- Electing a primary or contingent beneficiary
- Adding a trustee when designating a minor

To make a change in beneficiary, an employee must:

1. Complete the Beneficiary Election form
2. Submit the completed form to [csr-allstate@rwam.com](mailto:csr-allstate@rwam.com)

If a trustee is not named, Critical Illness funds can be:

- Paid to the court-confirmed legal guardian
- Held on deposit
- Paid into the courts for disbursement

If no beneficiary is documented, the benefit will be payable to the estate of the insured.

### Enrolling a New Employee:

New hires must complete the enrolment form within 31 days after their probationary period or within 31 days after hire date. If the employee is hired on the 15<sup>th</sup> of the month, there will not be a charge for the partial month. The new hire must:

1. Complete the Enrolment Form
2. Submit the completed form to [csr-allstate@rwam.com](mailto:csr-allstate@rwam.com)

### Late Enrollees:

If an employee wishes to enrol after the 31<sup>st</sup> day of the guaranteed issue period, they must do the following:

1. Complete the Evidence of Insurability (EOI) form
2. Submit the completed form to [csr-allstate@rwam.com](mailto:csr-allstate@rwam.com) or mail to:  
49 Industrial Drive  
Elmira, ON N3B 3B1

If there are additional questions or concerns, please contact us at 877-888-7926.

## Claims:

The Claims form includes the following:

- Instructions on how to file a claim
- Contact information such as the fax number, address and email address of where to send the claim information

Please contact the Allstate Benefits Group Critical Illness Claims department between 8:00 A.M. – 8:00 P.M. Eastern Standard Time at 1-519-725-7118 or 1-844-455-6255 or [www.allstatevoluntary.ca](http://www.allstatevoluntary.ca) for questions regarding the following:

- Benefits available
- How to file a claim
- How to appeal a determination