



AUTOMOTIVE RETAILERS ASSOCIATION Group Benefits

Inside this Issue:

- Billing Deadline
- STD Plans – Premium Reduction
- 2025 Member Retreat & Gala
- We work for you

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Latest Forms and Information Online

Download any forms you need to manage your employees' benefits. We have made it simple. Visit the ARA website and download what you need – when you need it. Find the latest forms:

<https://www.group.ara.bc.ca/forms/>

Email: GroupBenefits@ara.bc.ca

Phone: (604) 419-3629

Fax: (604) 419-0299



Billing Deadline

Please ensure any changes in staffing, coverage, etc... are submitted prior to June 26, 2026 for July billing.

All changes need to be in place in order to make the billing cycle. Updates filed after the 26th will show on the following month's billing.

For **New Addition, Changes, and Terminations**, we would prefer a scanned and emailed copy to GroupBenefits@ara.bc.ca. We still need the originally signed **enrollment form and change forms if you changing beneficiary**, please mail these to the ARA office as normal.

STD Plans qualify for a Premium Reduction through EI

Employer-paid sick leave or short-term disability (STD) plans are the first payer for disability benefits before Employment Insurance (EI) sickness benefits. If your employer offers a registered, qualifying short-term plan that pays at least 55% of earnings, they must pay benefits first, with EI acting as second payer.

First Payer Breakdown:

- Employer Sick Leave/STD: First, you must use any paid sick leave or short-term disability insurance provided by your employer.
- WCB/WSIB: If the injury is workplace-related, Workers' Compensation Board benefits are generally first payer.
- EI Sickness Benefits: These act as the secondary, "safety net" coverage, providing up to 26 weeks of assistance if you cannot work due to medical reasons, paid after employer plans are exhausted.

Important Steps:

- Apply to EI Immediately: Do not wait to get your Record of Employment (ROE) to apply for EI.
- Declare Other Income: If you receive employer benefits after applying for EI, you must inform Service Canada, as this may be considered an overpayment.
- Premium Reduction Program (PRP): If your employer has a registered plan (often with a 15-day waiting period), they are the first payer and receive reduced EI premiums.

It is generally not legally mandatory to file a disability claim, but it is often required by company policy, and failing to do so while claiming other benefits can be seen as fraud. If you are disabled and cannot work, you must use available employer disability plans before or alongside other aid, and failing to report all income sources is fraud.

Key Points on Disability Claims

- **Mandatory Plan Participation:** If your employer offers a plan, you are usually expected to use it. Short-term disability must typically be claimed through the employer's plan if available.
- **Is it Fraud?** Intentional misrepresentation, concealing information, or providing false information to receive money is fraud.
- **Reporting Other Income:** If you receive benefits from multiple sources (e.g., insurance + CPP), you must disclose this, as Failing to report other income is fraud.
- **The Claim Process:** Filing a claim involves documentation from you, your doctor, and your employer, detailing why you cannot work.



The **ARA Members Retreat** returns September 11-12 for a special 75th Anniversary Edition! We'll be celebrating the people, relationships, and industry that have helped shape the ARA over the past 75 years and will continue driving it forward into the future.

Members from across British Columbia will come together for two days of connection, conversation, celebration, and industry engagement as we mark this major milestone together. Planning is well underway, with new programming and experiences being developed to make this one of the most memorable retreats yet.

Whether you've attended for years or will be joining us for the first time, this will be a weekend you won't want to miss.

Registration is now open. Click below to secure your spot.

<https://eventcamp.ca/event/2026-members-retreat-and-gala-fundraiser/access>

We Work For You

As your plan administrators we work for you and are here to help. We will post details on any updates on administrative procedures as processes evolve. If you have any questions or concerns, please feel free to call or email them to us. We get answers to you as soon as possible.