

Flexible Benefits Plan

Transition Guide

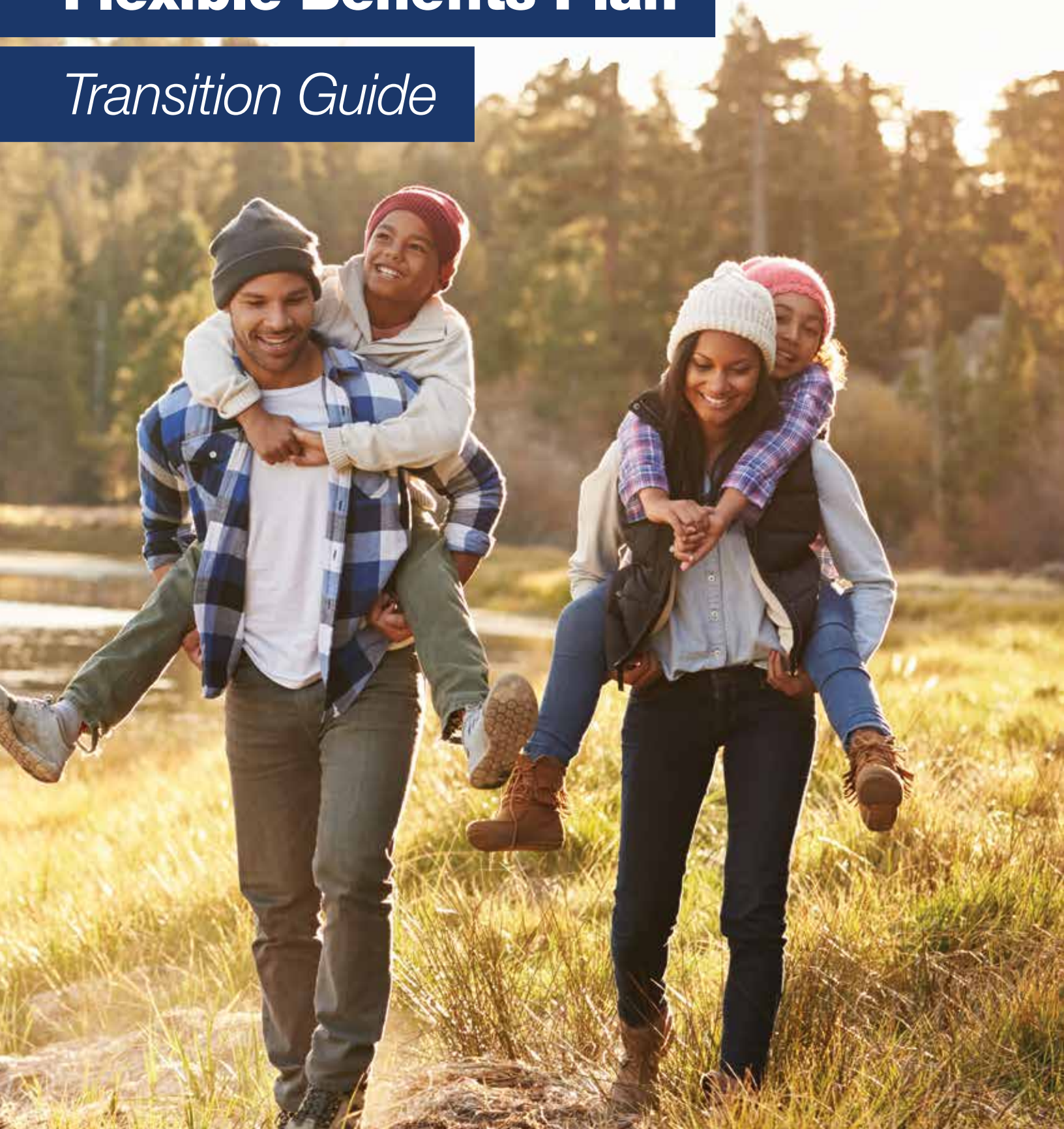
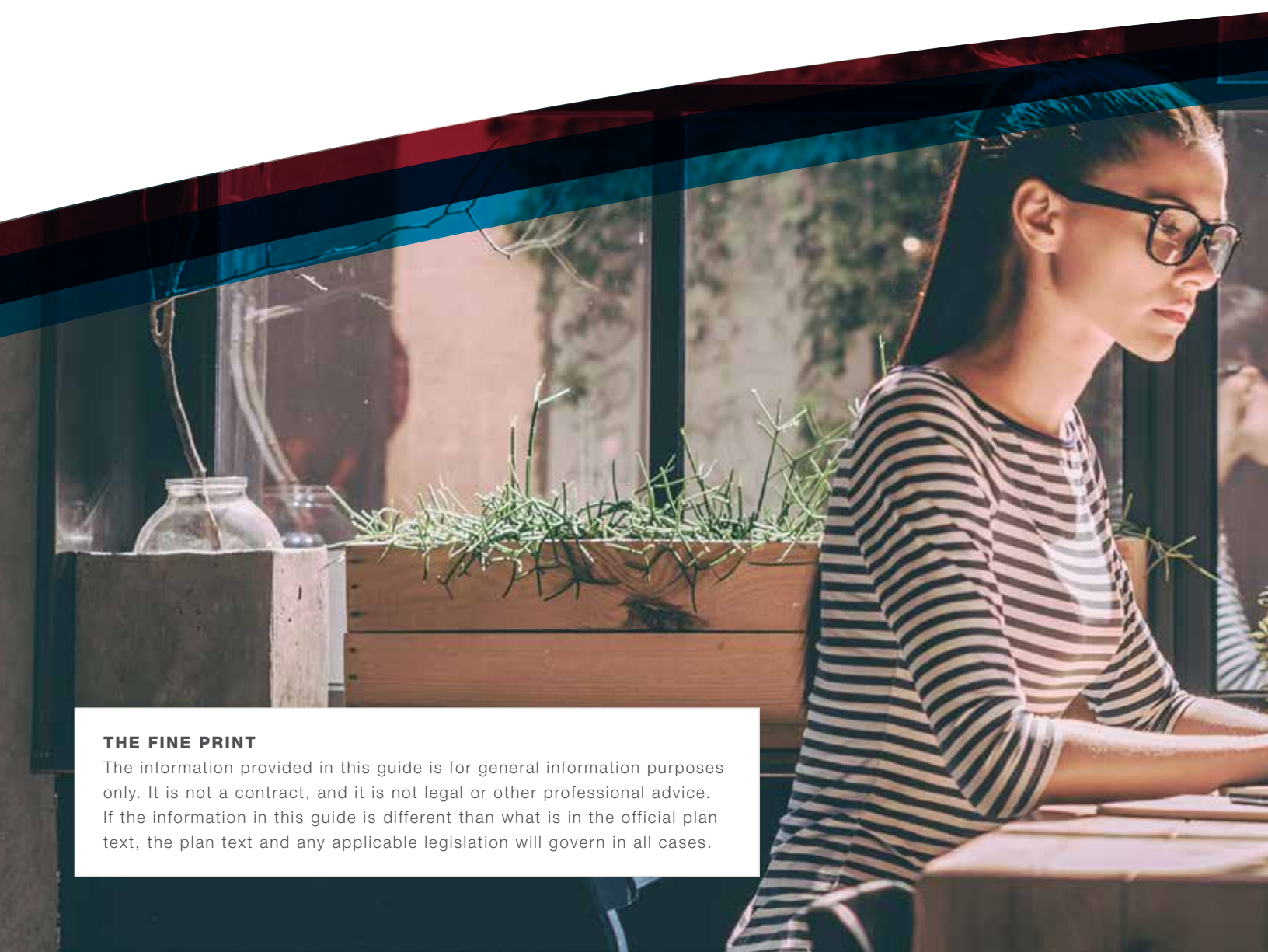


Table of Contents

MacEwan University is introducing a new flexible benefits plan.....	1
Overview of what's changing	2
What employees need to know about.....	3
...Transitioning to the new flexible benefits plan	3
...Enrolling in the plan	5
...New providers and important claims information.....	7

THE FINE PRINT

The information provided in this guide is for general information purposes only. It is not a contract, and it is not legal or other professional advice. If the information in this guide is different than what is in the official plan text, the plan text and any applicable legislation will govern in all cases.



MacEwan University is introducing a **new flexible benefits plan**

MacEwan's new flexible benefits plan will replace the current plan beginning January 1, 2018. With this change, there are some key dates to keep in mind along with things you should know—and do—during the transition. This *Transition Guide* provides an overview of what is changing and how it will affect you and your family.

Read the *Plan Summary Booklet* first

The enclosed *Plan Summary Booklet* provides a thorough overview of the new plan. Make sure to read it first to understand the new benefits options.

Questions?

For questions about the flexible benefits plan after reading this *Transition Guide* and the *Plan Summary Booklet*, please contact:

MacEwan University
Human Resources

☎ 780-497-5434

✉ HRBenefits@macewan.ca

Great-West Life Benefits
Administration Services
(starting November 13, 2017)

☎ 1-844-403-4179

Overview of **what's changing**

New

- 1 New plan structure**
From “one size fits all” to flexible coverage options for various needs
- 2 New coverage types**
Single, employee + 1 and family
- 3 New optional insurances**
Critical illness for employees and dependents, optional life and accidental death and dismemberment (AD&D) insurance for dependents
- 4 Opportunity to update coverage regularly**
Review and update your coverage each year during annual enrollment or when you experience an eligible life event (e.g., change in marital status or the birth of a child)
- 5 New insurers**
 - **Great-West Life:** Health and dental coverage, basic and optional life insurance, travel insurance and short- and long-term disability insurance
 - **SSQ:** Basic and optional AD&D and optional critical illness insurance
 - **Morneau Shepell:** Employee and family assistance program (EFAP)

Updated

- 1 Health and dental coverage changes**
Read the enclosed *Plan Summary Booklet* for details
- 2 New benefit year**
From **January 1** to **December 31**

Read on for all the details about what you need to know and do.



What employees

need to know about...

...**Transitioning** to the new flexible benefits plan

Employees can select coverage that best suits their unique needs



- The flexible benefits plan is designed to fit a range of needs, preferences and lifestyles.
- Employees can:
 - Choose from multiple coverage options
 - Make new selections each year as needs change
 - Manage benefits with user-friendly online tools.
- The new coverage will take effect January 1, 2018.
- Employees will have a chance to update their choices each fall during annual enrollment.

There are some benefits enhancements and changes in coverage levels

- You will see many benefits enhancements in the flexible benefits plan, including new optional insurance coverage.
- Some benefits will not have the exact same coverage levels as the current plan.
- **Comprehensive** health and dental coverage is the closest to your current coverage level and cost.

Employees will pay for some coverage through payroll deductions

- Long-term disability and optional insurance premiums will continue to be paid by the employee through regular payroll deductions.

MacEwan gives employees a set amount of “flex credits” to help pay for health and dental benefits



- Each coverage option has a price tag. The lower the coverage level, the less it costs; the higher the coverage level, the more expensive it is.
- MacEwan will provide employees with a set amount of flex credits that employees can use to pay for coverage.
- The amount of flex credits you receive is enough to select **Core** or **Basic** health and dental coverage at no cost.
- If you select **Core** or **Basic** coverage, you can allocate any leftover flex credits to the Health Spending Account (HSA) or Wellness Spending Account to pay for eligible services not covered under the flexible benefits plan.
- **Comprehensive** and **Enhanced** health and dental coverage will require employee contributions through regular payroll deductions in addition to flex credits.
- Employees will continue to receive \$550 to deposit in their HSA.

Employees can choose to purchase optional insurance coverage for enhanced protection

- Employees can now choose optional life insurance, optional accidental death and dismemberment (AD&D) and/or optional critical illness insurance coverage for themselves or their dependents.
- Refer to the *Plan Summary Booklet* for further details about the coverage options and amounts.

Proof of good health might be required for optional insurance



- Proof of good health is required to purchase optional life insurance for you or your spouse.
- If you have already purchased optional life insurance through MacEwan's current benefits plan, your coverage level will be transferred to the new plan. You will not be required to demonstrate good health unless you choose to purchase additional coverage.
- Proof of good health is only required if an employee purchases more than \$50,000 of critical illness insurance for themselves or their spouse.
- Proof of good health is not required to purchase optional accidental death and dismemberment (AD&D) insurance.

What are **flex credits** and **how do they work?**

You can think of flex credits as coins. MacEwan gives you a set number of coins during enrollment. You then allocate these coins towards various benefits coverage options. The higher the coverage level, the more it costs, and vice versa.

If you have coins left over once you have selected the coverage options that meet your needs, you can allocate the remaining coins to your Health Spending Account (HSA) or Wellness Spending Account. If you run out of these coins when making your benefits selections, you will pay for the difference through payroll deductions.





...**Enrolling** in the plan

Enrolment begins
November 13,
choices are in
effect for one year

- Employees must enroll online on the Great-West Life GroupNet Flex site at www.flex.gwl.ca/MacEwan to make benefit coverage choices.
 - The online enrollment tool will be available from November 13 at midnight until November 30 at 11:59 p.m.
 - The choices you make will take effect January 1, 2018, and last until December 31, 2018.
 - You will be able to make changes to your benefits in the fall of 2018 for the second benefits plan year.
 - Drop in help sessions will be available at City Centre Campus during the enrollment period. Watch your email and Today at MacEwan University for details.
 - Great-West Life will send your login information to your MacEwan University email address. Detailed instructions for using GroupNet Flex are available at myPortal.MacEwan.ca under Pay and Benefits.

Employees who don't
enroll will receive
default coverage

- To make the most of the flexible benefits plan, it's essential that employees actively choose the coverage that fits their needs.
- Employees who do not enroll during the initial enrollment period will receive the following default health and dental coverage:
 - **Comprehensive Single** health and dental coverage, which is the closest option to current coverage. Dependents will not be covered.
 - \$550 deposited in the Health Spending Account (HSA).
- Employees won't be able to change their coverage until the next re-enrollment period unless they experience a life event, such as a change in marital status.



Confirming personal and dependent information



- When enrolling in the flexible benefits plan through the online enrollment tool, you will see your existing information on file. Changes to your contact information can be made through MacEwan's PeopleSoft Self Service at myPortal.MacEwan.ca. To change other personal information, contact humanresources@macewan.ca.
- To cover a spouse and/or dependent children under the flexible benefits plan, you must enter their names and birthdates into the online enrollment tool.
- Ensure you enter your dependents' full legal names (not nicknames) and their correct birthdates. Health and dental claims may be denied if this information is not entered correctly.
- If a dependent's information is not entered into the tool, they will not be covered.

Employees must enter beneficiary information online



- Any existing beneficiaries will **not** be transferred to the new plan.
- Employees will need to name beneficiaries for basic and optional insurance coverage online when enrolling.
- You can name a person, an institution or a charity.
- You will be asked to declare your beneficiary details online while enrolling. At the end of the enrollment process, you will be presented with your beneficiary declaration form. Your beneficiary selection is not valid until you sign this form and submit it to Great-West Life at the address indicated on the form.
- Great-West Life will conduct one follow-up with you and if the form is not submitted, your estate will be assigned as your beneficiary.
- By designating a beneficiary, the plan assets can be transferred directly to them, tax-free, upon the employee's death.
- If no beneficiary is named, any benefits will be paid to the estate and taxes will apply.



...New providers and important claims information

New providers have been selected to provide insurance and health and dental coverage

- **Great-West Life** administers the plan and will provide health, dental and travel coverage, basic and optional life insurance, and short- and long-term disability insurance under the new flexible benefits plan.
- **SSQ** will provide basic and optional AD&D and optional critical-illness insurance.
- **Morneau Shepell** will provide employee and family assistance program (EFAP) services.

All health and dental plan maximums will be reset as of January 1, 2018

- Some health and dental benefits have set maximums. For example, vision-care maximums are set for 24 months and orthodontic maximums are set per lifetime.
- All benefits that have set maximums (such as paramedical practitioners) will be reset as per the plan maximums under the new flexible benefits program as of January 1, 2018.

Health and dental claims incurred on or before **December 31, 2017** must be submitted to Alberta Blue Cross



- Great-West Life will provide health and dental coverage, basic and optional life insurance, short- and long-term disability insurance as of January 1, 2018.
- Alberta Blue Cross (the current provider) will not cover any claims incurred on or after January 1, 2018.
- Watch your MacEwan email and *Today at MacEwan University* for important claims deadlines.
- Employees should visit the Alberta Blue Cross website prior to December 31, 2017, and review their claims history to help determine which options are best suited for the upcoming 2018 plan year.
- Employees will not have access to the Alberta Blue Cross website after December 31, 2017.
- Any forms or information that may be required for tax purposes should be downloaded before December 31, 2017.

Employees can set up direct deposit for claims with Great-West Life

- To receive reimbursements more quickly, employees can set up direct deposit for health and dental claims through the Great-West Life member website at groupnet.greatwestlife.com.

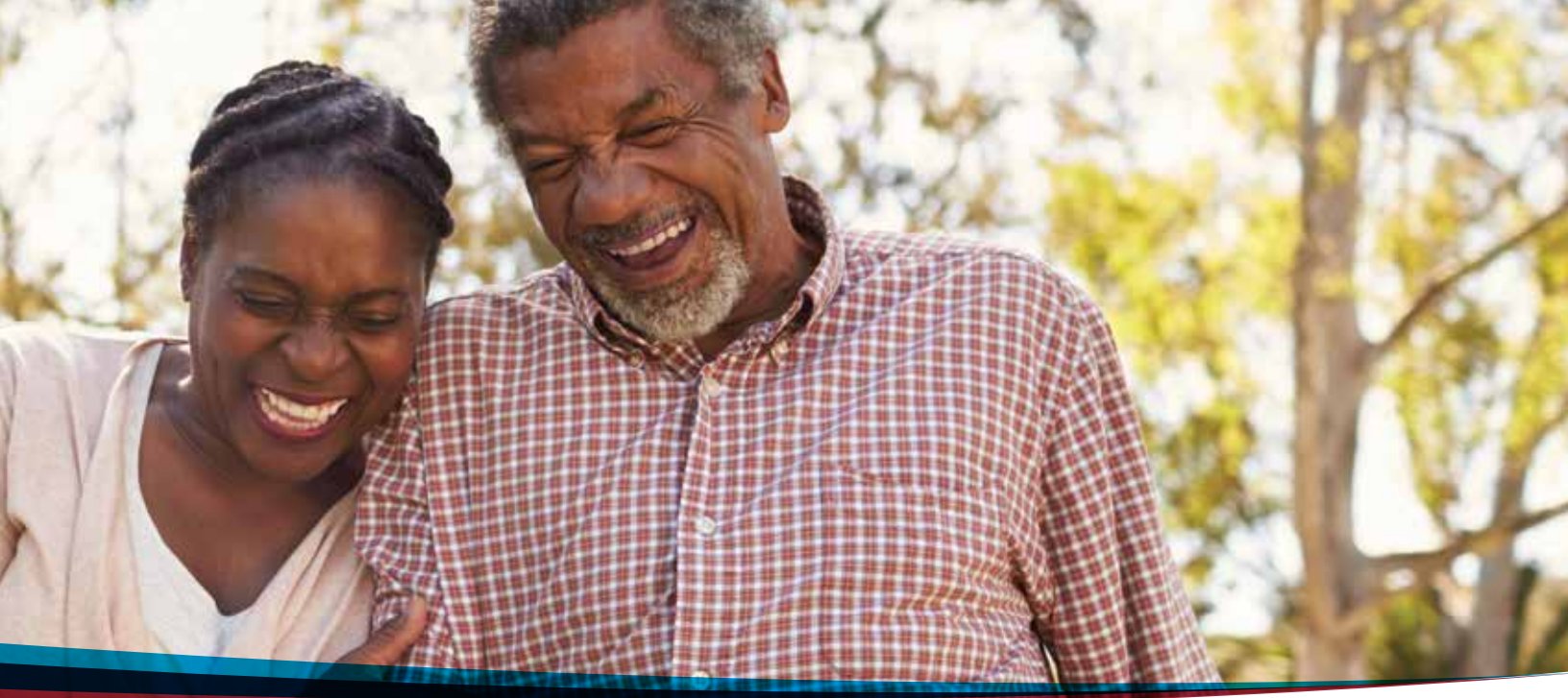


Beginning January 1, 2018, all new health, dental, travel insurance, life insurance and disability claims must be submitted to Great-West Life

- Employees must submit health, dental, travel insurance, life insurance and disability claims incurred on or after January 1, 2018, to Great-West Life for reimbursement.
- Claim forms are available on the Great-West Life member website at groupnet.greatwestlife.com.
- Some claims can also be submitted online at groupnet.greatwestlife.com.
- After January 1, 2018, employees should inform their dentist, pharmacist and other health care providers about the new benefits plan and policy number.

Health Spending Account (HSA) balances will not be transferred to Great-West Life

- Any balances in the existing Health Spending Account (HSA) will not be transferred to Great-West Life.
- Contact Alberta Blue Cross to find out your current HSA balance.
- Employees must submit any HSA claims incurred up to December 31, 2017, to Alberta Blue Cross by January 31, 2018. **Claims submitted after this date will not be reimbursed.**
- Please note: Flex credits deposited to the NEW HSA must be used within two years. This means that any new flex credits allocated to the HSA this fall will expire on December 31, 2019, if unused.



Employees will receive a package from Great-West Life



- Employees will receive a package from Great-West Life outlining how to use the member website (groupnet.greatwestlife.com) and contact the customer relations specialists.
- On the Great-West Life member website, employees will be able to:
 - Submit many of their claims online
 - Sign up for direct deposit for faster claims processing
 - View their health and dental claims status, explanation of benefits and history
 - See their HSA balance
 - Print personalized health and dental care claim forms.

Great-West Life will provide all employees with a new ID card

- Great-West Life will provide an ID card for all employees and their spouses.
 - Employees should receive the new ID card by December 31, 2017.
 - Employees can use their card starting January 1, 2018.
 - NOTE: employees should be sure to tell their pharmacist about the new drug card.

All new basic and optional AD&D or optional critical illness insurance claims incurred on or after **January 1, 2018** must be submitted to SSQ

- All new basic and optional AD&D or optional critical illness insurance claims incurred on or after January 1, 2018, must be submitted to SSQ for reimbursement.

