



CAPREIT

11 CHURCH STREET, SUITE 401 TORONTO ON, CANADA M5E 1W1  
TEL: 416 861 9404 FAX: 416 861 9209

November 2012

Dear CAPREIT Employee:

It is time to re-enroll in CAPREIT's My Choice Flexible benefits program. The on-line re-enrollment will take place:

**November 14<sup>th</sup> through to November 28<sup>th</sup>, 2012.**

**Please take some time to read the important changes which will be implemented on December 1<sup>st</sup>, 2012. The information regarding the new changes has been included in this package.**

**Once you have enrolled and confirmed your benefits for the new plan year, your name will be entered in a draw to win one of three prizes. The prizes include a \$75 Spa Gift Card, \$50 Restaurant Gift Card and a \$25 Movie Gift Card. The draw will take place on November 30<sup>th</sup>, 2012 and the prize winners will be notified accordingly.**

As in previous years, the process will involve accessing the WEBS website that will allow you to select your benefit options for the upcoming plan year of December 1, 2012 through November 30, 2013. **Enclosed you will find your revised WEBS personalized and confidential user ID and password required for the re-enrollment process as well as information regarding the new changes to our plan.**

#### **HOW DO I RE-ENROLL AND MAKE MY BENEFIT SELECTIONS?**

**At work:** Proceed to the CAPREIT intranet page and look for the "My Choice" Flexible Benefits link. Click on the link and enter your WEBS user ID and password. If you do not have access to a computer, please contact your Operations Manager for computer access or contact the Benefits Specialist for assistance.

**From home:** type the following address on your browser and enter your WEBS user ID and password as provided (please use Internet Explorer as your web browser).

<https://www.websinc.ca/capreit/Splash.asp>

- The **first step** will take you to your personal information. Please verify your personal information to ensure that your profile is correct.
- In **step two**, please review your dependent information to ensure that the information is correct and that your eligible dependents are added to your plan. If you do not have any dependents, simply move on to the third and last step.

- In **step three**, you will re-enroll in your benefits, review or change your beneficiary and confirm your benefit selections. Please note that you will be able to step-up or step-down one level from your current benefit option. For instance, if you are in option 3 dental, you may step-down to option 2 dental or step-up to option 4 dental. Please keep in mind that benefit options 4 and 5 are locked-in for two years. Once you have confirmed your benefits (by clicking on the **CONFIRM** button), a screen will pop up and ask you to print your Confirmation Statement. Please print your Confirmation Statement and keep for your records. If you have made a change to your Beneficiary, please complete and return the signed original Beneficiary Declaration to Sonia Couto, Benefits Specialist by regular mail (mailing address will be located on the declaration form).

**What if I don't re-enroll?:** If you don't re-enroll or if you miss the deadline, your benefits will remain the same as your previous enrollment.

### **HEALTH CARE SPENDING ACCOUNT (HCSA) – ELIGIBLE FOR THOSE WHO HAVE ALLOCATED FLEX DOLLARS IN THEIR HCSA**

For those of you who have allocated Flex Dollars in your HCSA, you must submit your HCSA claims for the plan year (December 1, 2011 to November 30, 2012) no later than January 31, 2013 in order for the HCSA claims to be paid. Any claims submitted after January 31, 2013 for that plan year will not be paid and any HCSA balance will be forfeited.

As a reminder for the next plan year, your Health Care Spending Account is pro-rated on a quarterly basis. The pro-rated Health Care Spending Account amount is available by the middle of the month following the end of the quarter for your claims payments. Please review the HCSA Quarterly Claims Submission Schedule.

<b>Quarter</b>	<b>Period</b>	<b>HCSA Quarterly Claims Submission Schedule.</b>
1st Quarter	December 1 <sup>st</sup> to February 28 <sup>th</sup>	March 15th
2nd Quarter	March 1 <sup>st</sup> to May 31 <sup>st</sup>	June 15th
3rd Quarter	June 1 <sup>st</sup> to August 31 <sup>st</sup>	September 15th
4th Quarter	September 1 <sup>st</sup> to November 30 <sup>th</sup>	December 15th

If you do not submit a quarterly claim towards your HCSA, the quarterly amount will be added on to the next quarter. For instance, if you have expenses that you would like paid under the Health care Spending Account, you may submit the claim in mid March and \$25 will be paid. If you submit a claim in mid June, \$50 would be paid.

To access your HCSA Flex dollars, complete the Health Care Spending Account claim form located on the WEBS Downloads Menu. Complete the form, attach all your receipts and mail directly to Great West Life. You may also submit your HCSA claims electronically from GroupNet. If you have any questions or for further details, please contact GWL's Customer Service department at 1-800-957-9777 or Sonia Couto, Benefits Specialist, at 416-306-3000.

Over the next few days, we encourage you to review your current and long term benefit requirements for you and your family and ensure you select benefit options that best fit your personal requirements.