

**NEWSLETTER** | SUMMER 2015

### **Flex – Make it yours**

Welcome to your new, modern flexible benefits plan – tailor-made just for you. Flexible benefits put you in the driver’s seat – enabling you to select the best options based on what’s most important to you and your family.

We followed a rigorous process to ensure we are providing you with a comprehensive benefits program that remains competitive and generous in our marketplace and sustainable over the long term.

We value your health and well-being. That’s why we’re committed to providing you the resources you need to understand your choices. Now it’s your turn. Take advantage and choose the right level of coverage that fits your needs.

**Go on – make it yours!**



## **Stay tuned!**

In August, BrokerLink will be hosting employee information sessions and live webcasts to provide more detailed information about this new Flex plan and the enrolment process, and also answer any questions you might have. More details to come.

## **What’s inside...**

- ◆ **THE PLAN AT A GLANCE** **p2**
- ◆ **FLEX HIGHLIGHTS** **p3**
- ◆ **GET READY TO ENROL** **p4**

### **YOUR DECISION TIME**

The enrolment period is from  
**August 14 to August 31, 2015.**

The new plan will become effective  
**October 1, 2015.**



# At a glance

Your Flex plan includes options for coverage in health and dental care. You must select one option for each. If needed, additional coverage for life insurance and accidental death and dismemberment insurance (AD&D) can be selected on an optional basis.

<b>HEALTH CARE</b>	Basic + <input type="checkbox"/> HCSA flex dollars	Coordination + <input type="checkbox"/> HCSA flex dollars	Comprehensive <input type="checkbox"/>	Enhanced <input type="checkbox"/>
<b>DENTAL CARE</b>	Opt-out + <input type="checkbox"/> HCSA flex dollars	Coordination + <input type="checkbox"/> HCSA flex dollars	Comprehensive <input type="checkbox"/>	Enhanced <input type="checkbox"/>
<b>STD</b> (Short-term disability)	<b>Standard coverage for all</b> 75% weekly earnings up to \$1,500/week up to 17 weeks			
<b>LTD</b> (Long-term disability)	<b>Standard coverage for all</b> 66.7% of earnings up to \$3,000/month + 45% of earnings over \$3,000/month Non-taxable benefit			
<b>LIFE INSURANCE</b> For you	<b>Basic</b> 1 x annual earnings <small>(Employees with Life insurance coverage prior to October 1, 2015, will be grandfathered at the current 2x annual earnings)</small>		<b>Optional</b> <input type="checkbox"/> Up to \$250,000	
<b>LIFE INSURANCE</b> For your dependents	<b>Basic</b> Spouse \$10,000/Child \$5,000		<b>Optional (spouse only)</b> <input type="checkbox"/> Up to \$250,000	
<b>AD&amp;D</b> (Accidental death & dismemberment) For you	<b>Basic</b> 1 x annual earnings <small>(Employees with AD&amp;D coverage prior to October 1, 2015, will be grandfathered at the current 2x annual earnings)</small>		<b>Optional</b> <input type="checkbox"/> Up to \$250,000	

## BrokerLink shares costs with you

While the Basic and Coordination health and dental options are fully paid by BrokerLink (including HCSA flex dollars allocations), the Company will pay a large portion of the cost for the Comprehensive and Enhanced options. In addition, other coverage costs are shared as follows:

### BrokerLink pays

- ◆ STD coverage
- ◆ Basic Life insurance
- ◆ Basic AD&D insurance

### You pay

- ◆ LTD coverage
- ◆ Basic Dependent Life insurance
- ◆ Any optional Life insurance and AD&D insurance if needed

**During the enrolment period, all coverage costs will be available on the enrolment tool. Go online to test different scenarios, compare options and evaluate which ones better fit your needs.**

## HCSA flex dollars

Flex dollars deposited in a **Health Care Spending Account (HCSA)** are BrokerLink's contribution to employees who select more limited health and dental care coverage.

You must first select your health and dental care coverage. Remaining flex dollars can then be used to offset the costs of various health and dental care expenses not totally reimbursed by the plan (and/or your spouse's plan), including some expenses not covered by the plan at all.

The company contribution associated with more limited coverage helps ensure everyone gets maximum value from their Flex plan.

# Flex highlights

## What's in it for you?

Through the Flex plan, you now have access to significant programs and resources to take care of you and your family. Because you know what you really need, you are the best person to decide which options are just right for you.

### HEALTH CARE AND DENTAL CARE

#### **BASIC or OPT-OUT**

The Basic plan is a no-cost-option for employees; perfect for those who are healthy and only need a safety net should the unexpected occur. If you choose the dental Opt-out option, you will not have any coverage but you will still receive flex dollars.

#### **COORDINATION**

If you have coverage available through your spouse's health and/or dental care plan, the Coordination option can be a great plan to consider and is also available at no cost to employees. This option acts as a supplement to expenses not covered under the spousal plan.

#### **COMPREHENSIVE**

The Comprehensive option is intended for a typical health/dental care consumer. It reflects standard coverage in our market. Premium cost is higher but limited for employees since BrokerLink will share a portion of the cost with you.

#### **ENHANCED**

The Enhanced option is designed to satisfy the need for more robust coverage. This option provides the highest reimbursements of all the plans. It is also the most expensive coverage; you will have to share a portion of its cost with BrokerLink.

**There is more!** If you select the Opt-out, Basic or Coordination option, BrokerLink will deposit unused flex dollars in your HCSA which helps you pay for eligible health and dental care expenses.

### STD

Your STD coverage is entirely paid by BrokerLink. The benefit provided is 75% of weekly earnings. The maximum coverage goes up to \$1,500 per week. It is considered taxable income since the program's cost is now paid by the employer.

### LTD

The LTD coverage remains the same at 66.7% of your earnings (up to \$3,000/month) plus 45% of your earnings (over \$3,000/month).

### Life insurance and AD&D<sup>1</sup>

For new employees, basic Life insurance and AD&D coverage is the equivalent of one times the annual earnings, reflecting most prevalent market practices. Optional coverage can be purchased, if needed.

**Grandfathering current employees:** For employees covered under the BrokerLink Life insurance and AD&D insurance prior to October 1, 2015, coverage is maintained at two times annual earnings.

<sup>1</sup> Please note that previous beneficiary information will not be grandfathered into the new Flex plan. You must visit the online enrolment tool and designate your beneficiaries again. For more details, contact the BrokerLink Flex Plan Support Team at 1.855.834.4583.

## Changing your coverage during your career

Insurance needs can change based on age and family situations. BrokerLink's Flex plan allows you to periodically update your coverage to better suit your evolving needs. Changes can be made during the enrolment period or if you experience a qualifying life event (e.g. marriage, birth of a child, separation, spouse's loss of coverage, etc.). Special rule applies to the Enhanced options (see Decision Guide).

For more details on qualifying life events, please refer to the insurer's booklet.

### NEED TO KNOW MORE?

#### READ THE **SUMMARY OF COVERAGE** AND THE **DECISION GUIDE**

All you need to know to select your best coverage:

- ◆ Key questions to help you assess your insurance needs
- ◆ Typical coverage scenarios

# Enrolling in Flex

In preparation for your enrolment, we want to make sure you have a good understanding of all available options to make the best coverage selections for you and your family. **Your choices will apply until December 31, 2016**, unless you have a qualifying life event and would like to make a change to your benefit selections.

Here are recommended steps to guide you through the enrolment process:

## STEP 1

### Understand the Flex plan

- ◆ Learn about your new plan
- ◆ Read your Summary of Coverage and the Decision Guide
- ◆ Attend an information session (on-site or online)
- ◆ Ask questions as needed
- ◆ Assess your needs and evaluate your options



Your new Pay-Direct drug card will be mailed mid-September. Make sure you present this card to your pharmacist as of October 1, 2015.

## STEP 2

### Access WEBS Inc.

Starting August 14:

- ◆ Go to [www.websinc.ca/brokerlink](http://www.websinc.ca/brokerlink)
- ◆ Click on **Forgot/Need my Password**
- ◆ Enter your **Login ID** (employee number) and click **Submit**
- ◆ A temporary password and instructions to complete the process will be emailed to you

## STEP 3

### Enrol: August 14-31, 2015

- ◆ Use the WEBS Inc. online enrolment tool to view all options costs and to model different combinations of benefits choices
- ◆ Select the best ones for you

#### No Internet access or trouble accessing the site?

Call **1.855.834.4583** to complete your enrolment process by the deadline.

## Don't miss the enrolment deadline

The Flex plan implementation provides you with a great opportunity to customize your coverage based on your personal needs. By taking these essential steps, you also ensure any eligible dependents are covered. If you do not enrol, **you will automatically be defaulted into the Comprehensive coverage for both health and dental with the Single status until the next enrolment period.** It's time for you to make it yours!

## From current plan to Flex plan

**Because we have a new health and dental care vendor, you have to make sure your claims are directed to the right insurance contract and provider.**

For health and dental care expenses **incurred up to September 30, 2015**, you must submit your claims to Manulife no later than December 29, 2015.

For health and dental care expenses **incurred as of October 1, 2015**, you must submit your claims to Green Shield Canada.

**Make sure you present your new Pay-Direct drug card to your pharmacist.**

## Partnering with the best

BrokerLink has followed a rigorous process to select providers offering our participants the best value.



Manages online enrolment



Our new health and dental care provider



Our life and disability insurance provider



Our AD&D insurance provider

## STILL HAVE QUESTIONS?

WEBS Inc. is our assigned BrokerLink Flex Plan Support Team and they are there to assist you with enrolment questions: **1.855.834.4583** Monday to Friday, From 8:30 a.m. to 6:30 p.m. ET [benefits-helpdesk@websinc.ca](mailto:benefits-helpdesk@websinc.ca)