



# 2021/2022 Re-enrollment guide



## What's inside

You can navigate through this newsletter by clicking on the   at the bottom of each page or by selecting any item below.

*FlexLife*  
re-enrollment is  
coming soon!

What's new  
this year

*FlexLife*  
overview

2021 *FlexLife*  
credits and  
price tags

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

Things to  
consider

Personas



Take a few minutes to review this guide. It provides a refresher on how *FlexLife* works, its new features, examples, instructions for enrolling online and things to consider when making your benefit choices.

### Your *FlexLife* re-enrollment calendar

#### November 23, 2020

First day to re-enroll – go to:

<https://app.websinc.ca/JTIMacdonald>

#### December 4, 2020

Last day to re-enroll

#### January 1, 2021

2021/2022 *FlexLife* choices take effect

# *FlexLife* re-enrollment is coming soon!

**It's time to review your benefit options and re-enroll for 2021/2022.**

## WHEN?

**From November 23 to December 4, 2020**

## HOW?

By accessing the online enrollment tool through:

<https://app.websinc.ca/JTIMacdonald>

Actively re-enrolling gives you the opportunity to confirm your dependent information and choose the coverage that will best meet your evolving needs for the coming two years. Otherwise, your current choices will remain in effect until December 31, 2022 and any excess credits you may have will be allocated in your current options. Changes will be allowed only if you experience an eligible life event.

### REMINDER

**Default for excess *FlexLife* credits if you do not enroll by December 4, 2020:**

By default, your current benefit choices will stay the same and your excess credits, if any, will be allocated as follows:

- A.** If you currently have excess credits allocated in **one option**: Group RRSP, Health Spending Account (HSA), Wellness Account or taxable cash, your 2021 excess credits will be allocated, in full, in that same option,
- OR**
- B.** If you currently have excess credits allocated in **more than one option**, the same amounts, up to your available 2021 excess credits, will be distributed in the following order:
1. **Group RRSP** (make sure you have enough contribution room for 2021 **and** 2022!)
  2. **Health Spending Account (HSA)**
  3. **Wellness Account**
  4. **Taxable cash**



# What's new this year?

## Impact of COVID-19 on Benefits

COVID-19 has impacted all of us. Despite the global pandemic and economic uncertainty, JTI remains committed to providing a robust benefit offering to you and your family. As health and dental services have started to open up, we see claims utilization returning to normal levels. We are also seeing increases in utilization in our disability program.

Taking into consideration all these factors we are pleased to confirm that **we can keep our Health and Dental Price Tags and Credits unchanged** from the previous enrollment.

We will also be increasing the amount of Credits you receive to offset an increase in the cost of Basic Life, AD&D and Long Term Disability benefits.

## New Additions to the Wellness Account (Personal Spending Account *PSA*)

We are also excited to offer an expanded list of approved expenses under the Wellness Account. We will now be allowing plan members to submit expenses relating to the following categories:

- Charitable donations
- Pet care expenses
- Spa treatments
- Pandemic relief (to cover cost of living expenses due to COVID-19 such as mortgage and rent payments, groceries, bills, etc.)  
**Note** that we will continue to evaluate the availability of Pandemic Relief as we move throughout 2021
- Transportation (to cover costs related to public transportation fees and general automobile expenses such as repairs and parking)

Note that detailed receipts will be required to be submitted to Green Shield to assess eligibility of each claim.

Please reach out to Green Shield directly if you have questions as to what is considered an eligible expense or not.

## HSA Claims Extension

For this year only, we are giving you extra time to spend the 2019 Health Spending Account (HSA) credits that would otherwise expire on December 31, 2020. If you have an unused balance in your HSA on December 31, 2020, the balance will be carried forward into 2021 and will expire on December 31, 2021. This is a one-time change in response to COVID-19. We can do this because the Canadian Revenue Agency (CRA) has temporarily relaxed its rules on the carry-forward of credits for HSAs.

Note that all eligibility requirements to file HSA claims continue to be applicable.

## FlexLife overview

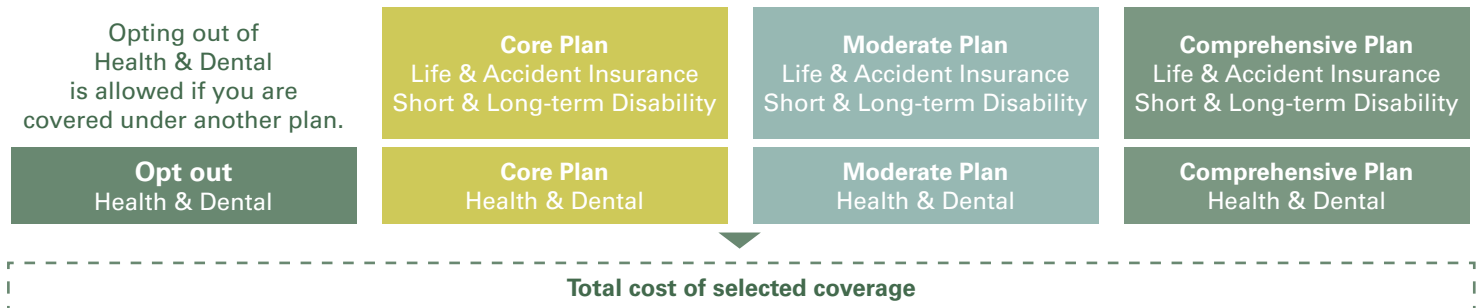
Based on your needs, you may choose among the three bundled Life/Accident/Disability options and the three bundled Health & Dental options *FlexLife* offers. JTI gives you *FlexLife* credits to help you buy the options you want. Do your choices cost less than the credits you have? You now have four choices:

1. Group RRSP
2. Tax-effective Health Spending Account (HSA)
3. Wellness Account
4. Taxable cash, or a combination of these options

Are your credits not sufficient to cover the cost of your benefit options? You will pay the balance through payroll deductions. Need more information? Refer to your Group Benefits booklet, posted on our HR website and in the enrollment section of the <https://app.websinc.ca/JTIMacdonald/login> website.

*FlexLife* Credits (% of salary + flat amount based on dependent status)

### Your Choice



Excess credits

Taxable cash/HSA/  
Wellness/Group RRSP

Insufficient credits

Payroll deduction

+ Optional Employee Life Insurance  
+ Optional Dependent Life Insurance  
+ Optional Accidental Death & Dismemberment (AD&D) Insurance  
+ Optional Critical Illness Insurance

Your Life/Accident/  
Disability choice  
may differ from  
your Health &  
Dental choice.

*FlexLife*  
re-enrollment is  
coming soon!

What's new  
this year

*FlexLife*  
overview

2021 *FlexLife*  
credits and  
price tags

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

Things to  
consider

Personas

# FlexLife coverage overview

	Who's covered	Core	Moderate	Comprehensive	Optional
<b>Life</b>	You	1 x annual salary	2 x annual salary	3 x annual salary	Up to \$750,000 combined maximum of \$1,250,000 with Basic Life
	Your spouse	No Coverage	\$10,000	\$15,000	Up to \$300,000
	Each eligible child	No Coverage	\$5,000	\$7,500	Up to \$25,000 / child
<b>AD&amp;D</b>	You	1 x annual salary	2 x annual salary	3 x annual salary	Up to \$500,000
	Your spouse	None	None	None	60% of your amount (50% if children)
	Each eligible child	None	None	None	20% of your amount (15% if spouse)
<b>Short-term disability</b>	You	Salary continuance Less than 5 years of service: 1 week at 100%, 25 weeks at 80% Greater than 5 years of service or more: 26 weeks at 100%			None
<b>Long-term disability</b>	You	Lesser of: • 60% of pre-tax monthly salary or • 85% of same salary less other sources of income	Lesser of: • 66 2/3% of pre-tax monthly salary or • 85% of same salary less other sources of income	Lesser of : • 70% of pre-tax monthly salary or • 85% of same salary less other sources of income <b>PLUS</b> inflation, up to 3%	None
<b>Critical illness</b>	You	None	None	None	Up to \$200,000
	Your spouse	None	None	None	Up to \$200,000
	Each eligible child	None	None	None	Up to \$20,000
<b>Health Care</b>	You, your spouse and eligible children	<ul style="list-style-type: none"> <li>• Prescriptions: 75% up to \$750/ind. out-of-pocket OR \$1500/family/year, balance 100%</li> <li>• Semi-private hospital room</li> <li>• Others: 75% private nursing</li> <li>• Subject to various percentages and maximum</li> </ul>	<ul style="list-style-type: none"> <li>• Prescriptions: 90% (generics) or 80%, up to \$500 ind. out-of-pocket OR \$1000 family/year, balance 100%</li> <li>• Semi-private hospital room</li> <li>• Eye exams: 100%, max \$60</li> <li>• Others: 80% for private nursing, supplies and paramedical services</li> <li>• Subject to various maximum</li> </ul>	<ul style="list-style-type: none"> <li>• Prescriptions: 100% (generics) or 90%, up to \$500 ind. out-of-pocket OR \$1000 family / year, balance 100%</li> <li>• Private hospital room</li> <li>• Eye exams and eyewear: 100%, max. \$60 (exams) and \$350 (eyewear)</li> <li>• Others: 90% private nursing, supplies, paramedical services,</li> <li>• Subject to various maximum</li> </ul>	None
<b>Dental</b>	You, your spouse and eligible children	<ul style="list-style-type: none"> <li>• 80% of preventive</li> <li>• 80% of basic services</li> <li>• 50% of major services</li> <li>• Up to \$1000 / year / person</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of preventive services</li> <li>• 80% of basic services</li> <li>• 60% of major services</li> <li>• Up to \$1500/year/person</li> <li><b>PLUS</b></li> <li>• 50% orthodontics services, up to \$2000/child lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of preventive services</li> <li>• 90% of basic services</li> <li>• 80% of major services</li> <li>• Up to \$2000/year/ person</li> <li><b>PLUS</b></li> <li>• 80% orthodontics services, up to \$3000/child lifetime</li> </ul>	None

Group Registered Retirement Savings Plan (RRSP), Health Spending Account (HSA), Wellness Account (PSA) or Taxable Cash available for excess FlexLife credits

FlexLife re-enrollment is coming soon!

What's new this year

**FlexLife overview**

2021 FlexLife credits and price tags

Tips to make a difference

Re-enrolling online: quick and easy

Things to consider

Personas



# 2021 *FlexLife* credits and price tags

## Health & Dental

Our annual review of our FlexLife claims show that no change to price tags for all three levels of coverage is needed for 2021.

Because we want to make sure our program remains sustainable and affordable over the long run, we will continue to closely monitor the claims. For instance, despite some decreases in claims cost in 2020 due to COVID-19, we are seeing claims levels return to pre-pandemic levels. We want to ensure the Price Tags reflect expected costs for the upcoming enrollment years. Acting as smart consumers will help maintain our costs. Keep in mind we might need to adjust the price tags for 2022.

## Life, Accident and Disability

Our Basic Life and AD&D Price Tags will remain unchanged this year.

When we moved to Green Shield for Health and Dental, and stayed with Sun Life for Life and Disability adjudication, we were able to have Sun Life guarantee our LTD rates for two years. At this renewal, Sun Life reviewed our claims experience for a two year period and determined that claims for Long-Term Disability (LTD) were higher than expected and therefore the Price Tags needed to increase. Keep in mind we have been fortunate to not see an increase for two years in this very volatile benefit. To reflect the cost increase the LTD price tags will increase by 15.0%.

In order to allow all employees to buy Moderate Life, AD&D and Disability coverage with no payroll deduction and to maintain similar excess credits as last year, the FlexLife credits will be increased from 1.32% to 1.38% of you base salary. When choosing an option for 2021/2022, keep in mind that the credits and price tags might change again in 2022 to reflect the level of claims.

CONTINUED >>



*FlexLife*  
re-enrollment is  
coming soon!

What's new  
this year

*FlexLife*  
overview

**2021 *FlexLife*  
credits and  
price tags**

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

Things to  
consider

Personas

## 2021 *FlexLife* credits and price tags (cont'd)

### Sample *FlexLife* credits allocation

Here is an example of how the *FlexLife* credits would be allocated based on different salary levels and family status.

#### *FlexLife* credits at different salary levels and family status

Annual Salary	Single	Couple or Single + 1	Family
<b>\$55,000</b>	\$759 + \$2,095 = <b>\$2,854</b>	\$759 + \$3,730 = <b>\$4,489</b>	\$759 + \$5,100 = <b>\$5,859</b>
<b>\$75,000</b>	\$1,035 + \$2,095 = <b>\$3,130</b>	\$1,035 + \$3,730 = <b>\$4,765</b>	\$1,035 + \$5,100 = <b>\$6,135</b>
<b>\$95,000</b>	\$1,311 + \$2,095 = <b>\$3,406</b>	\$1,311 + \$3,730 = <b>\$5,041</b>	\$1,311 + \$5,100 = <b>\$6,411</b>

#### Health & Dental *FlexLife* price tags

	Single	Couple or Single + 1	Family
<b>Core</b>	\$1,403	\$2,513	\$3,400
<b>Moderate</b>	\$1,980	\$3,515	\$4,790
<b>Comprehensive</b>	\$2,464	\$4,388	\$6,001

CONTINUED >>



*FlexLife* re-enrollment is coming soon!

What's new this year

*FlexLife* overview

**2021 *FlexLife* credits and price tags**

Tips to make a difference

Re-enrolling online: quick and easy

Things to consider

Personas

## 2021 *FlexLife* credits and price tags (cont'd)

### *FlexLife* credits allotted by JTI:

What's the impact of the 2021 changes? The example below shows the impact for an employee earning \$75,000 a year who selected Comprehensive Family coverage.

Would you like to try various scenarios to see how to best use your credits at once? The Green Shield enrolment tool allows you to model different options.

2020 *FlexLife* credits: 1.32% of base salary + \$5,100 = **\$6,090**  
 2021 *FlexLife* credits: 1.38% of base salary + \$5,100 = **\$6,135**

**\$45**

### Comprehensive family price tags

Benefits	2020 price tags	2021 price tags
Health & Dental	\$6,001	\$6,001
Life/Accident/Disability	\$1,287	\$1,385
<b>Total</b>	<b>\$7,288</b>	<b>\$7,386</b>

In this example, you will receive \$45 more *FlexLife* credits, however the Price Tags will increase by \$53, resulting in \$8 in additional cost for the whole year.

### Employee contributions

2020 employee contributions: \$7,288 - \$6,090 = **\$1,198**  
 2021 employee contributions: \$7,386 - \$6,135 = **\$1,251**

**\$53**

Please note that for 2022 the *FlexLife* credits and price tags may be revised as part of the annual plan review.





# Tips to make a difference

## Wellness Plan Packages

### A good deal ... but check your receipts

Wellness plans or package pricing, which allow the purchase of services in bulk at a pre-paid discounted rate (e.g., chiropractic or massage therapy services), are becoming more common.

While these plans are appealing, it's important to ensure the claims you submit under the terms of these packages are based on the actual out-of-pocket charge for each service. Sometimes, the invoices/receipts you receive from the health care provider show the standard charge for the service; however, this amount might not be accurate based on the terms of the wellness plan.

#### EXAMPLE

Dr. John Smith usually charges Jane Doe \$40 for one chiropractic adjustment and issues a receipt for \$40 that Jane can claim under her benefits plan. Dr. Smith then offers Jane a wellness plan package: she will pay \$300 for 10 chiropractic adjustments. While the package's per-visit charge is \$30 for each chiropractic adjustment; Dr. Smith's receipt might still show the standard charge of \$40 per visit. If Jane is reimbursed for these \$40 claims, she will be **overpaid by \$10 per visit.**

#### THE SOLUTION

To calculate the correct per-visit charge under a wellness plan, use the amount of your most recent payment to the health care provider and divide it by the number of visits received. So, if Jane Doe pays \$300 upfront for 10 adjustments, she should **submit the claims for \$30 each.**



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## *Tips* to make a difference (cont'd)

### You can help protect our plan from fraud

#### You have a key role to play in the prevention of fraud

Make sure you are familiar with your Green Shield Canada (GSC) benefits plan: know what you are eligible for and how your plan works. And treat your benefit dollars like it is your own money. Here are a few tips to keep your plan safe:

- **Never sign a blank claim form.** You should always verify what you are signing and only sign a claim form on the date that the product/service is received or picked up. Report health providers who ask you to sign a blank claim form.
- **Check receipts** to ensure the details about the products and services received are correct, including that the provider named on the receipt is the person who performed the treatment.
- **Keep your receipts**, even if GSC doesn't ask for them when you submit your claim. You are required to keep your receipts for 12 months after the expense was incurred. Claims may be audited up to 12 months after you are paid from GSC. Failing to provide a receipt may result in having to reimburse Green Shield for your claim payment.
- **If you've paid for a product or service out of pocket, submit your own receipts to GSC** — don't let your provider do it for you as you can't confirm what they're submitting.
- **Treat your GSC ID card like you would a credit card.** Keep it — and your benefits plan information — in a safe place. Don't let anyone else use your card to obtain products and services. And don't use anyone else's card.
- **Read your explanation of benefits statement carefully** like you would your credit card statement — question products or services you don't recognize. If your health provider submits your claim directly to GSC, you can look at the claim details online via GSC's Plan Member Online Services.



**ALWAYS**  
call Green  
Shield if  
something  
doesn't  
look right.

# Re-enrolling online: *quick and easy!*

**You have until December 4, 2020 to re-enroll in FlexLife.** The enrollment tool does all the calculations for you and lets you model different scenarios before you decide on the coverage you want.

The tool is available **24 hours a day, 7 days a week.**

## TO RE-ENROLL

- You will receive an e-mail with a link and instructions to log in and obtain your password.
- Once logged in select *I WANT TO ENROLL*
- Review your personal information and make any required updates.
- Note that although smoker status is a required field, it does not affect your benefit premiums
- **NEXT** – review and update spousal/dependent information
- **NEXT – BENEFIT PACKAGES** – this is where you will select Core/Moderate/Comprehensive benefit packages. Opt out is only eligible if you already have comparable coverage in place.
- **NEXT – OPTIONAL BENEFITS** – this is where you may purchase options life, AD&D or Critical Illness. Make note if ‘pending’ Evidence of Insurability is required. This must be submitted to the carrier for approval before the additional coverage is assigned.
- **NEXT** – this is where you will allocate any remaining credits.
- **NEXT – YOUR ENROLLMENT SUMMARY** is where you may review all your elections, make note of any evidence of insurability forms required to be completed prior to clicking *CONFIRM*.
- You have until **December 4<sup>th</sup>** to make your elections.



### Remember

If you don't actively re-enroll by December 4, 2020, your current choices will continue and any excess credits will be allocated based on your current allocations. You won't be able to make changes again until 2022, unless you experience an eligible life event.

# Things to consider

Before re-enrolling in the *FlexLife* program, review your options to determine the best choices for you. Here are some things to consider:

## Health and Dental claims

What is your claims history over the last two years? And your family's? Are there changes in your family situation? Review your claim history, which is available on the Green Shield Canada website. It will help you decide if the same coverage for this coming *FlexLife* enrollment period still makes sense.

## Alternate Health & Dental coverage

Is Health & Dental coverage available through your spouse's employer or a professional association? If so, compare it to your *FlexLife* options and price tags. It may make sense to enroll in your spouse's plan and select a lower *FlexLife* Health & Dental option or opt out altogether. This will give you excess credits to apply to your HSA or Wellness Account!

## Quebec taxable benefits

If you reside in Quebec, bear in mind that the higher your Health & Dental plan choice, the greater your taxable benefit will be (provincial income tax is payable on the value of company-paid Health & Dental benefits). Depending on your coverage needs and your access to alternate Health & Dental coverage, it may make more sense to select a lower option to minimize your taxable benefit.



CONTINUED >>

*FlexLife*  
re-enrollment is  
coming soon!

What's new  
this year

*FlexLife*  
overview

2021 *FlexLife*  
credits and  
price tags

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

**Things to  
consider**

Personas



# What to consider when making your choices (cont'd)

## Health Spending Account (HSA)

Do you typically have health and dental expenses that are not covered by traditional plans? You may then want to select more modest *FlexLife* options and allocate your excess credits to a Health Spending Account (HSA). An HSA can be used to pay for medical and dental expenses that are not eligible under a traditional plan. Finally, the *FlexLife* credits you allocate to an HSA are not taxed as income and will go further than taxable cash (Note: in Quebec, benefits paid from an HSA are subject to provincial income tax, but not federal income tax).

## Wellness Account — or Personal Spending Account (PSA)

Do you wish to buy equipment, like an exercise bike or roller blades? Register to fitness-related programs, like yoga lessons? Would you like to get reimbursed for the portion of your fitness club membership not covered under JTI's Fitness program? These are only a few examples of the type of services you can get from a Wellness Account, funded with *FlexLife* credits. Note that claims from the personal spending account will be considered a taxable benefit. To know more about the Wellness Account, access your Group Benefits booklet, posted on our HR website and in the enrollment section of the [mysunlife.ca](http://mysunlife.ca) website.

## Life, Accident and Critical Illness coverage

Are there changes in your family or personal health status? If so, it's time to reassess your life and disability insurance needs.

If you need more coverage, evidence of good health might be required (depending on the amount requested). Increased amounts of coverage and related payroll deductions will become effective when approved by Sun Life.

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## ELIGIBLE LIFE EVENTS

You will be able to adjust your coverage within 31 days of an eligible status change, such as:

- Marriage or change in a common-law relationship;
- Birth or adoption of a child;
- The gain or loss of benefits coverage through a spouse's employer;
- Divorce or legal separation;
- Death of a dependant;
- Dependant who no longer qualifies for coverage.

# What to consider when making your choices (cont'd)

## Excess credits allocated in the Group RRSP

Before you decide to transfer any excess credits in the Group RRSP, make sure your deduction limit is sufficient. This amount is shown as amount (A) of the RRSP/PRPP Deduction Limit Statement, on the latest Notice of assessment issued by the Canada Revenue Agency, which confirms your income tax amounts each year. Make sure your deduction limit will be sufficient to cover your 2021 as well as 2022 excess credits since you make that decision for two years.

## Submit your HSA claims now!

*FlexLife* credits allocated to an HSA in one year may be carried forward for one additional calendar year, after which it will be forfeited, in accordance with Canada Revenue Agency rules. Be sure to submit any 2018 health and dental expenses not covered elsewhere to your HSA in the first 90 days of 2019.

For this year only, we are giving you extra time to spend the 2019 Health Spending Account (HSA) credits that would otherwise expire on December 31, 2020. If you have an unused balance in your HSA on December 31, 2020, the balance will be carried forward into 2021 and will expire on December 31, 2021. This is a one-time change in response to COVID-19. We can do this because the Canadian Revenue Agency (CRA) has temporarily relaxed its rules on the carry-forward of credits for HSAs.

Note that all eligibility requirements to file HSA claims continue to be applicable.

# Personas



## JANE | Single Mother with 3 Children | In her 40s

Jane would like to have extensive coverage through her group insurance program as she does not have a spousal plan to coordinate her coverage with. On top of being responsible for the health and welfare of her children, she also knows that she has significant financial obligations should something happen to her (death or disability).

Jane elects Comprehensive Coverage for Life, AD&D and LTD benefits as well as Health and Dental benefits. This provides Jane with the highest level of Life and Disability insurance as well as higher reimbursements for Health and Dental expenses. It also gives access to Orthodontic benefits for her three children, with 80% reimbursement.

Jane will contribute to the cost of the benefit plan through payroll deductions; however, she is aware of this cost at enrollment and can easily budget for these deductions. She also has peace of mind for the upcoming year, knowing that she will have minimal out of pocket expenses for health and Dental.



## JOHN | Married with 1 Child | In his 30s

John benefits from having good coverage through his spouse's plan. His spouse's plan provides exceptional Life Insurance for both him and his spouse, and it has exception disability coverage for his spouse. John and his spouse are not concerned about replacing John's income should he become disabled. Unfortunately, his spouse's plan does not provide 100% coverage for Health and Dental expenses. John knows his family will have medical expenses over the next few years and would like those costs to be covered as much as possible through insurance.

John elects Core Coverage for his Life, AD&D and LTD benefits and Moderate Coverage for his Health and Dental benefits. This provides him with a good level of financial protection for Life and Disability, recognizing that should something happen to him, he will have financial support via his spouse's benefits. John can submit Health and Dental expenses through his plan and have the unpaid portion of his claims submitted to his spouse's plan to have 100% reimbursement (up to plan maximums). He will also have some excess credits to put towards his RRSP, HSA, Wellness Account or it can be taken as taxable income.

[CONTINUED >>](#)

FlexLife  
re-enrollment is  
coming soon!

What's new  
this year

FlexLife  
overview

2021 FlexLife  
credits and  
price tags

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

Things to  
consider

**Personas**

## Personas (cont'd)



### JILL | Single | In her 20s

Jill does not have extensive health care costs. She also has no dependents to care for. Jill is somewhat risk averse and wants to ensure that if something happens to her, she will have enough income to cover her debts and support herself should she become severely ill or disabled.

Jill enjoys flexibility and choice. She has upcoming expenses that aren't eligible under the regular benefit program, such as gym membership and will incur expenses related to home office equipment.

Jill elects Moderate Coverage for Life, AD&D and LTD benefits and Core Coverage for Health and Dental Benefits. The moderate Life, AD&D and LTD benefit plan provides Jill with enough financial protection should something happen to her, and the Core Health and Dental plan provides her with a large amount of excess credits that she will split between her Health Spending Account (HSA) and her Wellness Account. She'll be able to use her HSA to offset the cost of any unexpected health care claims she may have, and can use her Wellness Account to be reimbursed for fitness and home office expenses.



### JOE | Married with No Children | In his 50s

Joe is thinking about retirement. Both he and his spouse have worked hard their whole careers and have saved enough money to cover their liabilities should one of them pass away or become ill, but they are slightly concerned about their retirement income. Joe's spouse's plan provides robust coverage for Health and Dental benefits (100% coverage) – which is great, because both Joe and his spouse have large health care expenses.

Joe elects Core Coverage for his Life, AD&D and LTD benefits and opts out of his Health and Dental benefits. This frees up a large amount of excess credits that Joe can put into an RRSP to help save for retirement. When Joe incurs his extensive health care expenses, he can submit those claims to his spouse's plan and be reimbursed 100% of the cost (subject to his spouse's plan's maximums).

This Re-enrollment guide contains summary information about the *FlexLife* Program. It is not intended to provide complete details. In the event of a conflict between the information in this Re-enrollment guide and the official insurance contracts, the terms of the insurance contracts will prevail.

*FlexLife*  
re-enrollment is  
coming soon!

What's new  
this year

*FlexLife*  
overview

2021 *FlexLife*  
credits and  
price tags

Tips to make  
a difference

Re-enrolling  
online: quick  
and easy

Things to  
consider

**Personas**