

QUESTIONS AND ANSWERS

Q) If I get married during the year, can I change my coverage to family for the balance of the year?

A) Yes. This can be done by contacting your Payroll/Benefits Coordinator. Any additional funds owing to or from the employee will be explained at that time.

Q) Can I have my children as dependents for Health Service Spending Account purpose but not on my extended health and dental coverage?

A) Yes, you can. Even though you may not have family coverage for your health, drug and dental coverage, you can claim children and other dependents under your Health Service Spending Account if they qualify under Revenue Canada's requirements as dependents for income tax purposes.

Q) If I resign or retire how will my used/unused flex credits and coverage be handled?

A) Credits earned and distributions are pro-rated. This usually results in a deduction to the final pay for any unearned Health Spending Account and Lump Sum Flex RRSP amounts that have already been paid out. See "Termination/Retirement" under "What is a Health Spending Account (HSA)?"