



**To:** Non-union employees covered under **ReFlex**  
**FROM:** The Benefits Administration Services  
**DATE:** December 2019  
**SUBJECT:** Group Benefits – 2020

Resolute is proud to remind you of all the advantages of your group benefits program. In addition to being flexible, it allows you to choose at any time the level of protection that best suits your needs and those of your family. In addition, in order to maintain a competitive plan year after year, the plan continues to be enhanced, among other things with the introduction of the direct payment card and travel cancellation insurance which is a protection much appreciated when a problem occurs before your departure or during your vacation.

**What's new**

Once again this year, we are adding something new to your plan. It is with great pleasure that we announce the addition of the virtual medicine service to your ReFlex plan. Further information will be provided shortly.

**COST FOR 2020**

The table below presents the applicable cost adjustments by coverage type for 2020 are as follow:

- Employee Life Insurance (up to 1 x salary) – **No change**
- Optional Life Insurance Employee and Spouse – **No change**
- Accidental Death and Dismemberment Insurance – **No change**
- Health Care Plan – **Decrease between 0 and 6.4% (depends on option selected)**
- Dental Care Plan – **No change**
- Long-Term Disability Insurance – **Increase of an average of \$4 per pay**

**Below is the Flex dollars calculation formula for 2020:**

**0.80% OF YOUR ANNUAL BASE SALARY + \$2,750**

The portion of your Flex dollars related to your annual base salary is based on your annual base salary as of December 31, 2019. Coverage and applicable payroll deductions will also be adjusted based on your salary and cost adjustments.

As in past years, if applicable, the remaining Flex dollars will be deposited in your Health Expense Reimbursement Account (HERA) at Sun Life on January 1, 2020.

You can make your changes at your convenience and your new options come into effect from the moment you make your changes.

This allows you to make the desired changes and/or move to a higher level when you need it throughout the year. Note, however, that you must remain in the same option for at least **three (3) full years** before you can downgrade your coverage. The three-year minimum will be calculated from the date of your last change.

To review or change your option choices, you need to access the Flexit 360 system at the address below:

<https://www.websinc.ca/Reflex>

You will need your employee number and password to access the site. If you do not know your password, click the [Forgot/Need my Password](#) link on the site's homepage. A new password will be sent to your Resolute email address.

The "Confirmation Statement" available on the Flexit 360 site confirms your personal information, your current options, your dependents and your beneficiaries, and can be found in the "Confirmation Statement" section of the homepage.

If you make changes to your coverage during the year that generates an increase in costs, the amounts will be deducted from your pay. If the change results in lower costs, the difference will be deposited in your HERA.



**Make sure that your coverage continues to meet your needs.**

### **Opting out of health and dental care coverage**

If you choose to opt out, the Flex dollars allocated to you will be reduced as follows:

- Opt out of health care only: Flex dollars reduced by \$700
- Opt out of dental care only: Flex dollars reduced by \$300
- Opt out of health and dental care: Flex dollars reduced by \$1,000

### **Information for employees residing in Quebec**

Pursuant to Quebec's *Act respecting prescription drug insurance*, you must have drug insurance coverage. If you reside in Quebec you must be covered under another private drug insurance plan (such as your spouse's plan) in order to opt out of the ReFlex plan health care coverage.

## Your Health Expense Reimbursement Account (HERA)



**You have until December 31, 2019 to use the 2018 balance of your HERA;** otherwise, you will lose the Flex dollars allocated to your HERA in 2018. Sun Life must receive your request for reimbursement before January 31, 2020. The 2018 balance cannot be used for medical expenses incurred after December 31, 2019.

**Unused flex dollars deposited to your HERA in 2019 will be carried forward to 2020.**

In accordance with the tax rules established by the Canada Revenue Agency (CRA), funds paid to a Health Expense Reimbursement Account (HERA) that have not been spent after two years can no longer be used, and will be lost. If you are unsure of your HERA balance, please check your balance on the Sun Life Financial website or contact them at the following phone number:

**Sun Life Financial:** 1 866-377-5818  
[www.mysunlife.ca/groupbenefits](http://www.mysunlife.ca/groupbenefits)

The Benefits Administration Services is available at **1 877-387-2483, option 3**

**All requested documents following changes must be returned to The Benefits Administration Services:**

By internal mail:

C/O The Benefits Administration Services, 5th floor, Montreal, or

By mail:

The Benefits Administration Services  
Post Office Box 69, Montreal, Quebec H3C 2R5

Regards,

Your Benefits Administration Team

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