

AUPE General Support Services (GSS) 2016/2017 Benefit Plan Changes

Frequently Asked Questions (FAQ)

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Supplementary Health and Dental[Go to Beginning](#)**1. Are there any changes to the Supplemental Health and Dental Plan?**

There are no changes to the supplemental health plan.

The following dental plan changes will be effective November 1, 2016:

- The basic and extensive maximum will increase from \$2,500 to \$3,000 per person per benefit year
- The life time orthodontic maximum will increase from \$2,500 to \$3,000 per person

2. Do the new dental maximums apply to any claims made prior to November 1, 2016?

No.

The new maximums only apply to eligible claims dated November 1, 2016 or later.

3. Do the dental maximums refresh on November 1, 2016?

No.

Each person covered under your dental plan will receive an additional \$500 applied to the current benefit year maximum for basic/extensive dental services. \$500 will also be applied to each person's life time maximum for orthodontic services.

4. What if I completed a dental predetermination prior to November 1, 2016 but have not started treatments?

Ask your dentist (service provider) to submit a new predetermination prior to the start of treatment.

5. Will I see a dental premium change on November 1, 2016?

No. Dental premiums will not change on November 1, 2016. Premiums will change on January 1, 2017 with annual renewal. 2017 rates sheets will be posted on *Insite* by the end of November 2016.

Flex Credits[Go to Beginning](#)**6. Are there changes to the amount of flex credits I now receive?**

Yes.

Effective January 1, 2016 eligible employees now receive \$750 each benefit year pro-rated by FTE.

7. I have already allocated my flex credits for 2016; how many additional flex credits will I receive for 2016?

Employees will receive an additional \$150 in flex credit pro-rated by their FTE, as of the eligibility date for the 2016 benefit year (December 1, 2015).

8. If I started in my AUPE GSS benefit eligible position after December 1, 2015, how will my additional 2016 credits be calculated?

If you started in an AUPE GSS benefit eligible position after December 1, 2015 the additional flex credits for 2016 will be pro-rated by the date you became a benefits eligible AUPE GSS employee and your FTE as of that date.

For example if you started in a 0.60 FTE Clerk II position on March 3, 2016, your additional flex credits for the year will be \$67.50.

$(\$150/12(\text{months}) = \$12.50; \$12.50 \times 9(\text{months}) = \$112.5; \$112.5 \times 0.60 (\text{FTE}) = \67.50

9. What if I moved from an AUPE GSS position to a different employee group or I am no longer in a benefits eligible position?

Employees who are in an AUPE GSS benefit eligible position as of November 1, 2016 will receive the additional flex credits for 2016.

10. What if I am on a leave of absence when credits are loaded, will I still receive the additional flex credits?

Employees on an approved benefit eligible leave of absence will receive the additional flex credits for 2016.

11. If my FTE changed throughout the calendar year, will I receive additional credits based on my new FTE?

No.

Regardless of whether your FTE changed in 2016 your additional flex credits will be based on your FTE as of December 1, 2015.

12. When will I get my additional flex credits for 2016?

Additional flex credits for 2016 will be deposited to your Health Spending Account on November 1, 2016. If you do not have a Health Spending account one will be created for you at Alberta Blue Cross. Once the additional flex credits are deposited a Alberta Blue Cross ID card will be mailed to you.

13. Can I allocate my additional flex credits to a different account?

No.

Additional 2016 flex credit for all eligible AUPE GSS employees will be deposited into a Health Spending Account with Alberta Blue Cross.

14. Can I use my additional 2016 flex credits on claims dated prior to November 1, 2016?

Yes.

Employees can submit eligible Health Spending Account expenses dated January 1, 2016 or later to Alberta Blue Cross for adjudication.

15. If I have a Health Spending Account claim that was partially paid or declined because I had exhausted my 2016 Health Spending Account credits, will I be required to re-submit the claim to have it re-adjudicated using the additional 2016 flex credits?

No. Claims already submitted and approved for payment will automatically be re-adjudicated.

16. How long do I have to use my additional 2016 flex credits?

Standard credit carry over rules apply. You will have until December 31, 2017 to use all your 2016 Health Spending Account credits.

17. How many flex credits will I receive for the 2017 benefit year?

Eligible AUPE GSS employee will receive \$750 pro-rated by their FTE for the 2017 benefit year. More information will be provided in the annual allocation communications.

Flexible Spending Account

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18. Are there any changes to the Flexible Spending Account?

Yes.

Effective January 1, 2017 benefit eligible employees will be able to allocate flex credits to a Tax Free Savings Account (TFSA) and submit eligible expenses for computer products under their Personal Spending Account.

19. How do I allocate flex credits to a Group TFSA?

When you allocate your credits on e-People for the 2017 benefit year, a Group TFSA will be one of the options you may select, in addition to the Health Spending Account, Personal Spending Account and Group Registered Retirement Savings Plan (RRSP). You can allocate flex credits in one account or a combination of any of the four accounts listed above.

20. How do I enroll in the Group TFSA if I allocate credits to it?

As with the Group RRSP, if you allocate credits to a Group TFSA, you must open a TFSA account with Manulife/Standard Life within 60 days of the annual allocation; otherwise your credits will default to a Health Spending Account. You can open an account prior to allocation period. Even if you already have an existing Group RRSP account with Manulife/Standard Life you must open a new Group TFSA account.

To open a Group RRSP/TFSA account, you must access the Manulife/Standard Life dedicated website at www.standardlife.ca/ahs to enroll.

Online Group RRSP/TFSA enrolment

- 1) Contact Manulife/Standard Life at 1-800-242-1704 Ext 4000 to obtain your User ID and password.
- 2) Click on "Access the VIP Room: and complete your enrolment online.

Paper Group RRSP/TFSA Enrolment

- 1) Click on the "Quick enrol" tab along the top information bar.
- 2) Under "To enrol using an enrolment form" click on "RRSP" or "TFSA" to print the form.
- 3) Fax the completed RRSP form to Manulife/Standard Life at 1-514-499-4480.

Your RRSP/TFSA Beneficiary form is available from Manulife/Standard Life.

For more information on the RRSP and TFSA please refer to the [FAQ](#) on the dedicated website.

21. What is an eligible computer product expense under the Personal Spending Account?

Eligible computer products include but is not limited to:

- Computer Hardware
 - Computers
 - Tablets/ipads

- Laptops
- Monitors
- Mouse/Keyboard
- Electronic Data Storage Devices (limitations may apply)
- Computer Repairs and Maintenance

Refer to your Benefit Plan Booklet on [Insite](#) for further details.

22. When can I submit a claim to my Personal Spending Account for a computer product purchase made in 2016?

You are not able to submit any computer product claims dated in 2016.

Eligible computer product expenses must be dated January 1, 2017 or later and can be submitted any time after January 1, 2017 within the regular claiming timelines. Claims may be submitted online through the [Alberta Blue Cross Plan Member Website](#) Or via a paper claim form. See your benefit plan booklet on *Insite* for more details.

For more information refer to your Benefit Plan Booklet on [Insite](#) or call the HR Contact Center at 1-877-511-4455