

NEWSLETTER | FALL 2016

### Flex – Make it yours

Welcome to your 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 review process to ensure we are continuing to provide 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 October, BrokerLink will be hosting employee information sessions via live webcasts to provide more detailed information about this 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
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### YOUR DECISION TIME

The enrolment period is from  
**October 17 to October 31, 2016**  
for coverage effective **January 1, 2017**



# 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 + HCSA flex dollars <input type="checkbox"/>	Coordination + HCSA flex dollars <input type="checkbox"/>	Comprehensive <input type="checkbox"/>	Enhanced <input type="checkbox"/>
<b>DENTAL CARE</b>	Opt-out + HCSA flex dollars <input type="checkbox"/>	Coordination + HCSA flex dollars <input type="checkbox"/>	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	
<b>LIFE INSURANCE</b> For you	<b>Basic</b> 1 x annual earnings	<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	<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 our basic or coordination levels on health and dental care.

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 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

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.

## 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, FAQs 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, 2017**, 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

## STEP 2

### Access WEBS Inc.

Starting October 17:

- ◆ 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: October 17 to October 31

- ◆ 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 your current selection coverage for both health and dental.** It's time you to make it yours!

## Partnering with the best

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



Manages online enrolment



Our 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)