



## Annual Re-Enrollment Frequently Asked Questions



### 1. When is iFlex annual re-enrollment?

The 2023 iFlex annual re-enrollment period begins on Monday November 7th and ends on Friday December 2nd, 2022. During this time, you are able to make changes to your iFlex coverages. All iFlex changes made during the annual re-enrollment will become effective January 1, 2023.

### 2. How do I re-enroll?

We use the Flexit360 benefits system to re-enroll. The system will allow you to see your Medavie Blue Cross benefits including beneficiaries and dependent information. The system is bilingual, available from anywhere with internet access and is user friendly.

### 3. Are the iFlex rates or company fixed credits changing?

Yes, the iFlex rates and fixed flex credits are changing for 2023. Please refer to the "Plan Details" link in the Flexit360 Benefit Re-enrollment system to see the iFlex rates and credits available to you for 2023.

### 4. What is the wellness credit and how do I qualify for it?

The wellness credit is an incentive for non-smokers. In order to qualify for the non-smokers wellness credit of \$50 for single health coverage or \$100 for family health coverage, the employee must be smoke free for the last 12 months and complete the non-smoker declaration by re-enrolling online.

### 5. What is RHIP, and do I qualify?

If you are age 50 or older in 2023, you can benefit from the RHIP program in two ways, first by setting aside pre-tax dollars to fund your health premiums and expenses after you retire, and secondly, for long service employees, to secure access to the early retiree iFlex plan at preferred rates without having to complete a medical questionnaire.

### 6. What happens if I don't re-enroll in iFlex?

You will not receive your wellness credit. Your HSA will default to \$0, and your RHIP contribution, if applicable, will default to \$100. Your health, drug and dental module selections will remain the same as 2022. Any fixed flex credits remaining will default to the employee GRSP as a lump sum voluntary contribution.

### 7. I want to allocate flex credits to my Health Spending Account (HSA) for 2023. Will this happen automatically?

No, if you want to allocate flex credits to your HSA for 2023 you must re-enroll online in Flexit 360.

### 8. Where can I find information on iFlex?

You can find information on iFlex by selecting the "Plan Details" link in the Flexit360 system. If you need further information, please contact your Human Resources Representative or Benefits Administrator.

### 9. If I currently have single coverage, and need to move to family coverage, or from family to single, how do I elect this during annual re-enrollment?

If you need to add or remove a dependent(s) for the current year (2022) please contact your Human Resources Representative or Benefits Administrator before completing your re-enrollment.

### 10. Where can I validate my current benefit elections?

Once you have logged in to the Flexit360 System refer to the "Review Coverage" link on the home page. You can also visit the Medavie Blue Cross self-service website at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca) or contact Blue Cross directly at 1-800-667-4511.