



LOTTOFLEX OVERVIEW 2020-2021



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LOTTOFLEX OVERVIEW

LottoFlex - Atlantic Lottery's flexible benefits program

The Atlantic Lottery (AL) offers employees a flexible benefits program called LottoFlex for full-time and eligible part-time and casual employees. Part-time and casual employees must qualify for benefits upon meeting the following criteria:

- By November 1st, have completed one year of service and
- Have worked a minimum of 630 hours in the prior period of November 1st to October 31st.

This program is all about you - and all about choice. LottoFlex allows you the freedom to make benefit decisions based on your personal needs and your individual lifestyle.

AL allocates flex dollars to employees each year. Overall, the corporation attempts to maintain a cost sharing ratio where AL covers 55 – 60% and employees cover 40 – 45% of the cost of the premiums. Each year, you receive a new allocation of Flex Credits and re-enroll, making different choices if your needs have changed.

Your LottoFlex Flex Credits will offset the cost of your benefits coverage. The number of Flex Credits you receive depends on whether you are buying coverage for yourself only or for you and your family. Any excess Flex Credits you have remaining after choosing your benefits can be deposited into a Health Care Spending Account (HCSA) or a Group RRSP.

For 2020-2021, we will also be launching a one-year Personal Spending Account. More information on this new account can be found in the *Personal Spending Account* section.

ENROLLMENT – NEW HIRE

People and Culture will send an enrollment email containing your group number, certificate number, member website address, enrollment open date and close dates. Once you've registered on the Medavie Blue Cross member website, Medavie will send you a temporary password via email. In the following hour, you can reset the temporary password with one of your choice. Once you create your new password, you will be able to log onto the Medavie Blue Cross enrollment tool at <https://app.connect.medavie.bluecross.ca/ALC> and make your benefits selections.

When you enroll, you will be able to look at different scenarios, with different price tags, to find the one that is best for you. Once you make your final benefit selections, and submit your choices, your enrollment is complete. If you have any questions or problems regarding the enrollment site, please contact Medavie Blue Cross at 1-888-873-9200.

LottoFlex Overview for AL Employees

New Hire Default Coverage

If you are a new hire and do not actively enroll in the LottoFlex Benefits Program within 31 days of your date of hire, you will receive the following default coverage and will be responsible for paying any associated premiums through payroll deduction. You can only make changes during the next annual re-enrollment period, unless you experience a life change (see information regarding *Life Changes* below).

PLAN	DEFAULT COVERAGE (If you do not enroll during your initial enrollment period)
Health / Out of Country Emergency Travel Assistance / Dental	Optimum option with Single coverage – for you only
Long-Term Disability (LTD)	Premium option
Life Insurance – Employee and Dependent (AD&D) Insurance	Basic option
	Basic option

RE-ENROLLMENT

AL's benefit year runs from December 1 to November 30. Every year in the fall we have a re-enrollment period which occurs sometime around the last week of October and first week of November. Employees are able to make changes to their benefits at that time.

Default Coverage

If you **do not actively enroll during the annual re-enrollment period**, your current coverage selections will be maintained for the next benefit year and any excess Flex Credits will be deposited to your HCSA.

The only other time you can make changes to your benefits is when you experience a life change (see information regarding *Life Changes* on page 6). Information regarding re-enrollment will be communicated to all employees prior to the start of the re-enrollment period.

2020 Re-enrollment

The 2020 re-enrollment period will be held from November 4 -18, 2020. Watch for an email from AL containing login instructions and enrollment information. You will enroll using the Medavie Blue Cross enrollment tool at <https://app.connect.medavie.bluecross.ca/ALC>.

FLEX CREDITS

As an employee of AL, you will be allocated Flex Credits once a year, on December 1. Flex Credits represent the employer contribution to your benefits.

The Flex Credit allocation is calculated based on the combination of a flat dollar amount for health and dental coverage and a variable amount based on a percentage of your salary to cover Life and AD&D insurance coverage up to 2x salary. See the table below for the allocation for the current benefit year. For New Hires, annual amounts are pro-rated based on your date of hire.

2020/2021 Flex Credit Allocation								
Flat Dollar Amount								
	Full Time or Term Employees				Part-Time or Casual Employees			
	Basic Option (for Dental this is Opt Out option)		Optimum or Premium Options		Basic Option (for Dental this is Opt Out option)		Optimum or Premium Options	
	Single	Family	Single	Family	Single	Family	Single	Family
Health*	Cannot select	\$1,627	\$630	\$1,627	Cannot select	\$858	\$332	\$858
Dental	\$132	\$132	\$309	\$772	\$66	\$66	\$165	\$413
Variable Amount								
Plus	0.432% of Salary							

Note: Flex dollars are rounded to the nearest cent. Health allocation includes out-of-country emergency travel insurance

When you re-enroll in LottoFlex each fall, all calculations will be based on your current salary and applicable Flex Credits allocated at re-enrollment time.

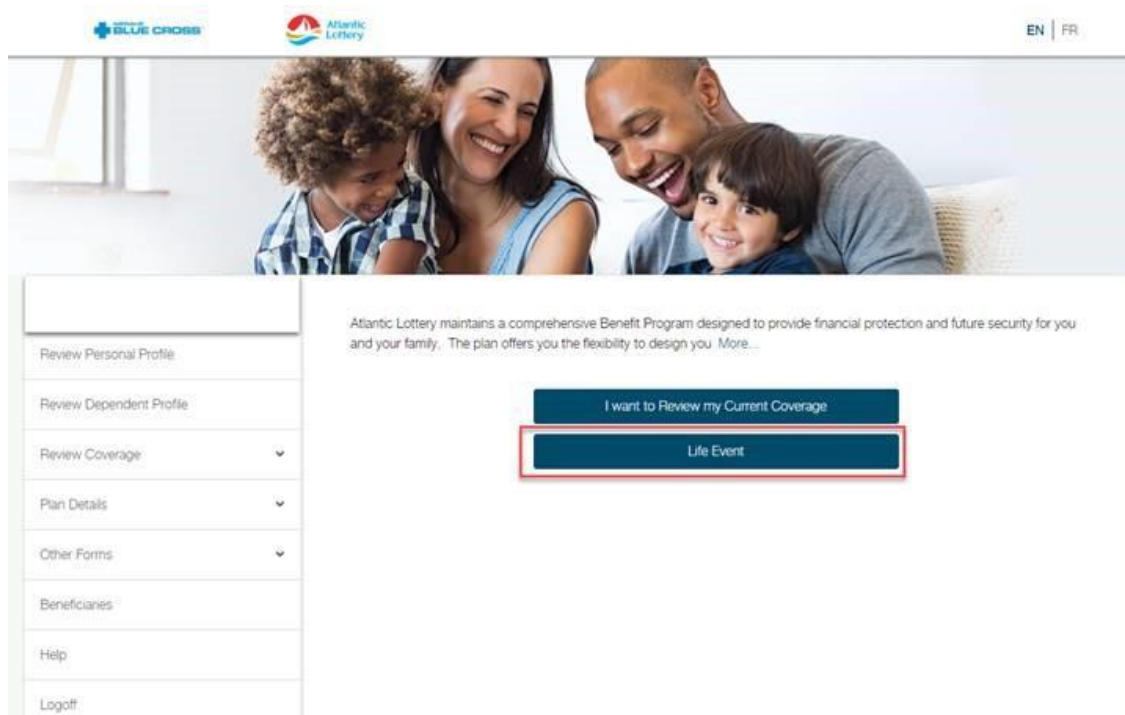
PERSONAL SPENDING ACCOUNT

As a result of COVID-19, with many jurisdictions placed into lock down, we recognize that you did not have regular access to many health services such as dentists and paramedical practitioners. As a result, we received fewer claims for services and ended the year with a surplus in our benefits program. We would like to share this surplus with you for the 2020-2021 benefit year by launching a one-year Personal Spending Account (PSA) program for employees. Effective December 1, 2020, you will receive a Wellness Allowance from Atlantic Lottery in the form of a Personal Spending Account (PSA) based on your level of dental coverage as of November 30, 2020, based on the 2019-2020 plan year. Employees who were enrolled in coverage levels with higher employee paid premiums, Optimum or Premium, will receive a higher wellness allowance. Please see your 2020-2021 *Benefits at-a-Glance* for details.

LIFE CHANGES

If you experience a life change (such as adding or removing a dependent or the loss of spousal coverage) that changes your life status (i.e. single or family), the flat dollar portion of your Flex Credits will be recalculated at that time, provided you process the life change within 31 days of the effective date. If you miss the 31-day time limit, you will only be able to process your change during the next annual re-enrollment period.

Employees are able to process their own life event changes. You can register your life event and make changes to your coverage on the Medavie Blue Cross member website (<https://app.connect.medavie.bluecross.ca/ALC>) – but you must do so within 31 days of the life event. Simply log into the website and select “Life Event” icon.



LOTTOFLEX RULES

Here are some things to remember about AL's LottoFlex program:

1. **Annual Enrollment** - you will be assigned Flex Credits and make your annual benefits selections each fall. Your choices will be effective from December 1 of that year to November 30 of the following year.
2. **Movement at Re-enrollment** - You may move up or down between options in health and dental at each re-enrollment, **with the exception of Dental Premium, which has a mandatory participation of three (3) years**. Movement between modules for other benefits is not restricted.
3. **Optional Life** - You can apply to add or increase Optional Life Insurance for yourself or your spouse at any time. If you are applying to increase your level of coverage, you will be required to complete an *Evidence of Insurability* form and the accompanying Cover Letter and forward to Medavie Blue Cross for processing.
4. **Optional AD&D** - You can apply to add or increase Optional AD&D Insurance for yourself or your family at any time.
5. **Critical Illness** - You can apply to add or increase Critical Illness Insurance at any time.
6. **HCSA and RRSP** – Excess Flex Credits allocated to either a HCSA or RRSP will be deposited in a lump sum at December 1 (or upon confirmation of your benefit selections for initial enrollments).
 - Amounts deposited to a HCSA or RRSP cannot be changed in any way (increased, decreased or cancelled) following a life change.
 - HCSA accounts have a one-year carryover. Refer to the HCSA section of the guide for further details.
7. **PSA** – Claims for eligible expenses incurred between December 1, 2019 – November 30, 2020 must be submitted by February 28, 2021. Claims for eligible expenses incurred between December 1, 2020 - November 30, 2021 must be submitted by February 28, 2022. Unused account balances do not carry-forward and will be forfeited.
8. **New Enrollments** - if you are enrolling in LottoFlex for the first time, you are given 31 days in which to submit your choices and complete your enrollment. **If you do not enroll within this timeframe, you will be enrolled for the default level of coverage**. See Default Coverage under the Enrollment section of this guide for details. This coverage may not be right for you, so be sure to actively enroll before the deadline.
9. **Other provider benefits:**
 - AD&D, Critical Illness, and Out of Country/Emergency Travel Insurance are provided by SSQ so coverage details will not be available on the Medavie Blue Cross member website. Please see COMPASS/People Place/Benefits
 - The Atlantic Lottery Group RRSP is provided by Manulife and coverage information will not be available on the Medavie Blue Cross member website.

Please see your Benefits At-a-Glance for more information on coverage levels.

PERSONAL SPENDING ACCOUNT

2020/21 Personal Spending Account

A PSA is an account that can be used to pay for a wider range of health, fitness or wellness-related activities and programs. Medavie Blue Cross will administer this account. Eligible expense categories include Health & Wellness, Fitness & Sports Activities and Equipment, Personal Development, Alternative Health Treatments, Insurance Premiums, Family Care, Recreation and Leisure, Supplements & Meal Replacement, Green Living, Productivity, and Other Medical Expenses. Claims paid from your PSA are considered a taxable benefit, so it is most tax-effective to submit a claim to your HCSA or Atlantic Lottery Wellness Programs first and then any remaining outstanding balance to your PSA.

On December 1, 2020, you will receive a Wellness Allowance from Atlantic Lottery in the form of a Personal Spending Account (PSA) based on your level of dental coverage as of November 30, 2020, based on the 2019-2020 plan year. Employees who were enrolled in coverage levels with higher employee paid premiums, Optimum or Premium, will receive a higher wellness allowance. Please see your rate sheet for the allowance amounts.

Eligible expenses dated December 1, 2019 – November 30, 2020 must be submitted by February 28, 2021. Eligible expenses dated December 1, 2020 – November 30, 2021 must be submitted between March 1, 2021 and February 28, 2022 (Note: claims submitted before March 1, 2021 will be declined). Unused account balances do not carry-forward and will be forfeited.

ALLOCATING YOUR EXCESS FLEX CREDITS

You have two options for allocating any excess Flex Credits you have remaining once you make your benefit choices. They can be deposited into either a Health Care Spending Account or into your Group RRSP.

Health Care Spending Account

A Health Care Spending Account (HCSA) is an account with the carrier where you can choose to allocate your excess flex dollars. Any medical or dental expense allowable as a deduction under the Income Tax Act can be claimed against this account provided they are not covered, or not covered in full, by your provincial health insurance or by any private health plan you participate in. You can claim expenses for yourself or anyone you claim as a dependent for income tax purposes, including elder care.

You simply submit your receipts to the carrier and the amount of the receipt will be deducted from the balance in your HCSA.

The amount you designate for your HCSA will be deposited December 1 (or upon confirmation of your benefit selections) and you may draw from this amount throughout the year. Any balance remaining in the account at the end of the first 12 months can be carried forward for one additional year. Any unused balance following 24 months will be forfeited. Please see your bulletin for information on a special COVID-19 2018-2019 HCSA Balance Extension.

Claims for eligible expenses incurred between December 1, 2020 – November 30, 2021 must be submitted by February 28, 2022.

The following is a link to the Canada Revenue Agency website which outlines eligible expenses under your HCSA:

<http://www.cra-arc.gc.ca/tx/tchncl/ncmtx/fls/s1/f1/s1-f1-c1-eng.html#N1043D>

LottoFlex Overview for AL Employees

RRSP

With LottoFlex, you can choose to invest any excess flex dollars in a Registered Retirement Savings Plan (RRSP). Any AL employee who has available flex dollars after making other benefits choices may designate flex dollars to a RRSP with Manulife Financial. You may also request Manulife to transfer your funds to an institution of your choice. Your bank may or may not charge a service fee for this service.

When you enroll, simply indicate the amount of excess Flex Credits you wish to deposit to a RRSP (remember, this is flex dollars only). Once you've completed your enrollment, contact HR for a Manulife RRSP Enrollment Kit. This kit will include information on how to register on the Manulife RRSP website and set up an account. Once your account is set up, AL will then process the transfer of allocated Flex Credits to Manulife.

CLAIM FORMS

Claims for services must be submitted to Medavie Blue Cross. For faster reimbursement, you can submit claims online through the Medavie Blue Cross member website (medaviebc.ca/members). You can also submit claims using a paper claim form available through the Medavie Blue Cross member website. The appropriate address is located on the back of the form. If you need assistance completing the form, please contact Medavie Blue Cross at 1-888-873-9200.

WHO TO CONTACT

Who to contact:	For questions about:
Medavie Blue Cross 1-888-873-9200 medaviebc.ca/members	<ul style="list-style-type: none"> • Claims for services • HCSA and PSA claims • Assistance registering for online access
SSQ 1-902-425-2729 Out of Country Emergency Toll Free Number (US & Canada): 1-866-783-9473 Call Collect Number (outside US & Canada): 1-514-285-8195	<ul style="list-style-type: none"> • AD&D Insurance • Critical Illness Insurance • Out of Country/Emergency Travel Insurance
Homewood 1-800-663-1142 www.homeweb.ca	<ul style="list-style-type: none"> • Accessing the EFAP • Assistance registering for the Homewood member website
Atlantic Lottery Corporation Colette.komst@alc.ca or at ext 5318 Kristin.Bastarache@alc.ca or at ext 5515 HRops@alc.ca	<ul style="list-style-type: none"> • Adding or removing dependents • Benefit cards • Reporting a life change • Reporting a change of address