

BULLETIN - 2015 PREMIUM RENEWAL

TO: Non-union employees covered under **ReFlex**
FROM: Pension and Group Insurance Department
DATE: November 2014
SUBJECT: Group Benefits - Annual Re-enrolment in **ReFlex**

You can revise annually your choices made under the ReFlex program. The 2015 re-enrolment period will take place beginning **Wednesday, November 19, to Tuesday, December 2 2014, inclusively**. Your new benefit choices will take effect as of **January 1, 2015**. To re-enrol, you will have to access the Flexit360 system at the following address:

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

You will need your employee ID and your password which was provided in a letter sent early November, to access the system.

In order to help you with your annual re-enrolment, you will find your "Confirmation Statement" on the Flexit 360 site which confirms your personal information as well as your current options. This statement is available on the home page under the Review Coverage section.

If you require any further help, including a reminder of your personal password, please contact the *Service Center – Resolute Forest Products* at **1 800-711-6235 (option 3)** between 8:30 a.m. and 4:30 p.m. (Eastern Time) Monday to Friday.

Changes to beneficiary designations can be done using Flexit360. If you need to change an irrevocable beneficiary designation, please contact the *Service Center – Resolute Forest Products*, our administrators will assist you with the required procedure. Please make sure to send the duly signed form at the following address, prior to December 15:

Service Center – Resolute Forest Products
WEBS Inc.
90 Allstate Parkway, Suite 202
Markham, Ontario
L3R 6H3

Please note that you must send the proof of full-time student status for your dependent children age 21 and over but under 26, attending an accredited institution, prior to December 15, to the *Service Center – Resolute Forest Products*. This proof must be submitted every year; one of the following documents is accepted:

- **A registrar's letter issued by the institution**
- **A copy of the tuition receipt issued by the institution**
- **A copy of your child's schedule**

Your dependent children's coverage will automatically be terminated on January 31, 2015 if we do not receive the requested proof.

Flexible Group Insurance Plan

HIGHLIGHTS

Costs increase for 2015

Following the renewal process, the premium rates will change according to the following percentages as of January 1, 2015:

➤ Employee Life Insurance	}	No change
➤ Long-term Disability Insurance		
➤ Dental Care Plan		
➤ Health Care Plan		10% increase
➤ Accidental Death and Dismemberment Insurance		12% increase
➤ Global change		4.7% increase

Flex Dollars Formula

The formula to determine the ReFlex dollars is made up of a percentage of your annual base salary and a fixed amount. For 2015, the company is increasing the fixed amount to reduce the impact of the cost increases on the salary deductions. The new formula will be the following:

0.84% OF YOUR ANNUAL BASE SALARY + \$2,600

If your salary increased during the last year, your flex dollars will be adjusted accordingly. Should your salary increase during the next year, your coverage and salary deductions will also be adjusted accordingly.

Note that Resolute continues to contribute more than 75% of the ReFlex plan total cost.

YOUR RE-ENROLMENT

Life Insurance and Long-Term Disability

You may increase or reduce the Life Insurance amount and/or Long-Term Disability level for yourself or the Life Insurance amount for your dependents. If you increase the insurance amount, a health questionnaire will be required. The insurer will contact you directly in order to process your request. Any additional coverage requested will take effect only once the insurance company has approved the request and will be subject to payroll deductions at that time.

Accidental Death and Dismemberment

You may increase or reduce the amount of insurance for yourself or your dependents. A health questionnaire is not required.

Flexible Group Insurance Plan

Health and Dental Care

The ReFlex plan allows you to switch from one option to another for health and/or dental care as per pre-established plan rules. You may therefore switch to a higher option but you must keep the same level of coverage for a minimum of **3 full years** before changing to a lower option. If your spouse or child is covered by ReFlex, he or she may only terminate his or her coverage on January 1st following 3 full years of coverage, unless they are no longer considered dependents under the plan. Please note that the minimum of 3 full years of membership will be calculated from the effective date of your last coverage change.

Health and Dental Care Exemption

If you opt out of the Health and/or Dental Care coverage, the Flex Dollars that you receive for these benefits will be reduced by the following amounts:

- Health Care Exemption: \$700 reduction
- Dental Care Exemption: \$300 reduction

The maximum Flex Dollar reduction is \$1,000 if you opt out of both benefits.

Should you opt out of both benefits, please pay close attention to your benefit choices to ensure they reflect your desired level of coverage and cost.

Reminder – Your Health Expense Reimbursement Account (HERA)



The flex dollars you allocated to your HERA in 2014, but that haven't been used yet, will be transferred over to the 2015 plan year. Have you used all the flex dollars allocated to your HERA in 2013?

If not, Manulife Financial must receive your reimbursement claim no later than January 31, 2015, in order to use your 2013 HERA.

Remember that, according to Canada Revenue Agency (CRA) tax rules, amounts deposited in a Health Expense Reimbursement Account (HERA) that remain unspent after two years can no longer be used, and will be forfeited. If you are not sure of your HERA balance, you can either visit the Manulife Financial web site or contact them at the following phone number:

Manulife Financial: 1 800-268-6195
www.manulife.ca/groupbenefits

Remember, the *Service Center – Resolute Forest Products* is available at **1 800-711-6235 (option 3)** between 8:30 a.m. and 4:30 p.m. (Eastern Time) Monday to Friday.