

February 2015

# Question & Answers

## Q&A for Maison Birks Online Flexible Benefits Program

**Q: Should I add my spouse and/or dependent(s) on the online enrolment system if I do not want them covered under my health care and/or dental care benefit(s)?**

Yes, for the spouse's and dependent children's optional life insurance and critical conditions insurance to appear as options in your benefit selections, dependent information must be added on the online enrolment system. Please add your spouse and/or dependent information if you want them covered in any of the benefits mentioned above.

**Q: If I see a smoker status but I'm a non-smoker?**

If you or your spouse didn't have optional life insurance the status will be smoker by default. You can change it during the enrolment.

**Q: If someone currently has participant's, spouse's and/or dependent children's optional life insurance, will they need a medical evidence to increase the optional life insurance?**

Yes, medical evidence will have to be provided to increase existing optional life insurance or to obtain new optional life insurance. At the end of the enrolment, if this applies to you, you will be invited to complete a form and you will be provided with a cover letter with all the steps you need to follow. Any existing optional life coverage amounts have been transferred to the online enrolment system and do not require new medical evidence.

**Q. Are we able to opt out altogether of the health care and/or dental care benefit(s)?**

Your program does not allow an opt-out for the health care benefit unless you have coverage through a spouse elsewhere. In such a case, you will be invited to provide such information in the online enrolment system. For the dental care benefit, you can simply opt out altogether of the coverage.

**Q. Are there booklets available on the online enrolment system?**

Your booklet is available in the Plan Details menu.



**Q. Is there a number for Medavie Blue Cross which I can call with questions about my health care and dental care claims?**

Yes, **starting April 1<sup>st</sup> 2015**, Medavie Blue Cross customer service at 1-888-873-9200. You can also send a detailed email with your employee number and policy number at [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca).

**Q. What is a late applicant?**

A late applicant is someone who is not enrolled in the plan within 31 days of becoming eligible (i.e. birth date of a child, date of marriage, first anniversary of a common law relationship). Should someone be a late applicant, they will be reviewed on an individual basis and be required to be medically underwritten to be enrolled in the plan.

**Q. What happens if I don't do my enrolment?**

You will automatically have the same options you had before according to the new contract and you will not have the opportunity to designate your beneficiaries, which will result in a default designation to your estate.

**Q. What happens with maximums and deductibles of previously claimed amounts if I change option for April 1st?**

These amounts will be transferred to Medavie Blue Cross and will be taken into account if you change option or not. If you change for an option without deductible, the amounts previously claimed will not be reimbursed.

