

1. When is iFlex annual re-enrollment?

The 2021 iFlex annual re-enrollment period begins on November 2nd and ends on November 27th, 2020. During this time, you are able to select your iFlex coverages. All iFlex changes made during the annual re-enrollment will become effective January 1, 2021.

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. Is the iFlex plan changing this year?

There are no changes to the plan coverage for 2021. The **Basic**, **Standard** and **Enhanced** module choices remain the same as last year. Attend a virtual session to get a refresher on the coverage available to you in each module.

4. Are the iFlex rates or company credits changing this year?

Yes, the iFlex rates and fixed flex credits are changing for 2021. 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 2021.

5. What is RHIP, and do I qualify?

If you are age 50 or over in 2021, 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?

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 2020. 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 2021. Will this happen automatically?

No, if you want to allocate flex credits to your HSA for 2021, you must re-enroll in Flexit360.

ONE TIME EXCEPTION FOR 2021

Due to COVID-19, any unused 2020 HSA allocation you could not use will be available to use next year in 2021.

8. Where can I find information on iFlex?

You can find information on iFlex on the Employee Benefits SharePoint site at [Pathway - Human Resources - Employee Benefits](#) or by selecting the "Info" icon in Flexit360. 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 (2020) 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 or contact Blue Cross directly at 1-800-667-4511.