

Frequently Asked Questions



KDP GROUP INSURANCE PROGRAM

Non-unionized Employees

Keurig Canada Inc. | Van Houtte Coffee Services Inc. | Canada Dry Mott's Inc.



Annual Re-Enrolment

When is annual re-enrolment?

- Annual re-enrolment with Medavie Blue Cross takes place for two weeks during winter every year. The choices you make at that time take effect on April 1.

Can I modify my coverage as I wish during annual re-enrolment?

- Certain modification rules dictate what you can and cannot do when increasing or decreasing your coverage, as described in the table below:

	Increasing coverage 	Decreasing coverage 
Health and dental care	Yes	No , you need to stay in the same option for a minimum of two years before being allowed to downgrade (unless you experience an eligible life event)
Long-term disability	Yes	Yes
Optional life	Yes, proof of insurability may be required	Yes
Optional accidental death and dismemberment (AD&D)	Yes	Yes
Optional critical illness	Yes, proof of insurability may be required	Yes

How can I re-enrol if I am not actively at work during that period?

- Employees who are not actively at work during the re-enrolment period are not eligible to re-enrol, and will have their current coverage maintained for the plan year 2022-2023. However, this excludes employees on maternity, paternity or parental leave, who will receive a letter at home to inform them of the re-enrolment period.
- For employees on short-term and long-term disability who are on leave during the re-enrolment period will be eligible to re-enrol upon their return to work. A special re-enrolment window will be opened at that time. If you are in this situation, please contact upon your return to work myHR at 1-866-537-6947 or by email at myHR@kdrp.com.

Flex Dollars

What happens if I don't provide directives for the Flex Dollars allocation during the re-enrolment period?

- Flex Dollars are first used to pay for your premiums, when required depending on your coverage selection.
- If you do not re-enrol, and you have **more** Flex Dollars leftover this year compared to last year, any additional remaining Flex Dollars will be deposited to your Health Spending Account (HSA).
- If you do not re-enrol, and you have **less** Flex Dollars leftover than you did last year, the remaining Flex Dollars, if any, will be distributed between your accounts in the following order while respecting last year's directives of dollars distribution: 1) HSA, 2) Wellness Account, 3) Group RRSP.

Can I change the allocation of my Flex Dollars during the year? For example, if I realize that I will not use my dollars in my HSA, can I transfer them into my RRSP?

- It is not possible to change the allocation of your Flex Dollars during the year. However, do not forget that you have two years to use your Flex Dollars in your HSA and your Wellness Account.
- A change in the allocation of your Flex Dollars is only possible during the annual re-enrolment process when you receive your new Flex Dollars allocation. Only the new Flex Dollars can be reallocated.

Additional Information

What is the salary used to calculate the premiums and Flex Dollars?

- The salary used to calculate your premiums* and Flex Dollars for the following program year (April 1 to March 31) is the salary in effect on the previous January 1. Therefore, salary increases happening later during the year will only be reflected at the next re-enrolment.
- However, in the event of a life insurance, AD&D insurance or a disability claim, your salary at the time of the event will be used to calculate the benefits.
- The salary is defined as a member's regular earnings paid by the Employer, including overtime and any additional remuneration or incentives that are received by the Member on a regular basis. It does not include dividends or any irregular gains, such as bonuses and gratuities. For commission-based Members, the salary is defined as follows:

Employees having 12 months of continuous service or more:

Salary is the annual basic salary plus the amount of commissions earned by the Member and paid by the employer within the previous 12 months of employment, as indicated on their Canada Revenue Agency (CRA) taxation form.

Employees having less than 4 months of continuous service:

Salary is the annual basic salary plus the target commission amount established by the employer.

Employees having more than 4 months but less than 12 months of continuous service:

Salary is the equivalent of the salary received since hiring, this amount is annualized.



* Basic life insurance, long-term disability insurance, basic AD&D insurance, optional life insurance and optional AD&D insurance

Is the beneficiary designation mandatory and do I have to complete it even if I designate my estate?

- Yes, the Medavie Blue Cross process requires a beneficiary designation regardless of the designation.

Where can I find the beneficiary designation form and how can I submit it?

- During your online enrolment or re-enrolment, you will have to designate your beneficiaries. You can do so online and then provide your online signature to confirm your designation.
- Once you have completed your online enrolment or re-enrolment and provided your online signature, no additional action will be required from you regarding your beneficiary designation.

How can I submit my claims with Medavie Blue Cross?

- Medavie Blue Cross has very up-to-date electronic tools including the application Medavie Mobile, ePay services at participating health professionals, and a secure Member Services site.
- Please refer to Medavie Blue Cross web site for all the options available to you to submit your claim, online, in person or by mail: medaviebc.ca/en/members/submit-a-claim.

Who can I contact if I have questions regarding the program and coverages?

- **Coverage, claims and technical questions:** Contact Medavie Blue Cross at 1-888-588-1212.
- **Eligibility questions or any other questions:** Contact myHR at 1-866-537-6947 or by email at myHR@kdrp.com.

