

OUR FLEX BENEFITS PROGRAM

Going Places
Together.

RED RIVER COLLEGE
OF APPLIED ARTS, SCIENCE AND TECHNOLOGY

Red River College Re-Enrolment 2019

The Flex Options and applicable bi-weekly costs are:

| | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|-----------------------------------|---|---|--|---|--|
| Ambulance/ Hospital | 100% Ambulance/ Semi-Private Hospital | 100% Ambulance/ Semi-Private Hospital | 100% Ambulance/ Semi-Private Hospital | 100% Ambulance/ Semi-Private Hospital | 100% Ambulance/ Semi-Private Hospital |
| Drugs | 80% \$650 FT/\$325 PT annual max | 80% \$650 FT/\$325 PT annual max | No coverage | 50% Dispensing fee deductible Maximum up to Pharmacare Deductible | 90% \$4 deductible per script Maximum up to Pharmacare Deductible |
| Health | No coverage | 80% \$100/yr max Athletic Therapy \$350/yr max other Paramedical \$3,000 Private Duty Nursing No Hearing Aid coverage | No coverage | 50% \$350/yr max Paramedical No Massage \$5,000 Private Duty Nursing Hearing Aids \$500/5 yrs | 90% \$450/yr max Paramedical \$10,000 Private Duty Nursing Hearing Aids \$750/5 yrs |
| Dental | 80% Basic 60% Major 50% Ortho \$1,475 FT/\$738 PT /yr max for Basic/Major \$1,675 FT/\$838 PT max Ortho | 80% Basic 60% Major 50% Ortho \$1,475 FT/\$738 PT /yr max for Basic/Major \$1,675 FT/\$838 PT max Ortho | No coverage | 50% Basic 50% Major 50% Ortho \$1,500/yr max for Basic/Major \$2,000 max Ortho | 100% Basic 50% Major No Ortho \$1,500/yr max for Basic/Major |
| Vision (Eyewear/ Eye Exams) | 80% FT \$225/24 months 40% PT \$114/24 months | 80% FT \$225/24 months 40% PT \$114/24 months | No coverage | 50% to \$225/24 months - adult 50% to \$225/12 months - child | 100% to \$225/24 months - adult 100% to \$225/12 months - child |
| Travel | 100% Travel Health, unlt'd | 100% Travel Health, unlt'd | 100% Travel Health, unlt'd | 100% Travel Health, unlt'd | 100% Travel Health, unlt'd |
| HCSA | \$850 FT/\$425 PT | \$850 FT/\$425 PT | \$1,850 | \$900 | \$450 |
| 2018 Employee Annual Cost | No Employee Cost Share | \$199 Single / \$437 Family | No Employee Cost Share | No Employee Cost Share | \$521 Single / \$1,145 Family |
| 2018 Employee Bi-Weekly Cost | No Employee Cost Share | \$7.65 Single / \$16.81 Family | No Employee Cost Share | No Employee Cost Share | \$20.04 Single / \$44.04 Family |
| 2019 Employee Annual Cost | No Employee Cost Share | \$199 Single / \$437 Family | No Employee Cost Share | No Employee Cost Share | \$599 Single / \$1,317 Family |
| 2019 Employee Bi-Weekly Cost | No Employee Cost Share | \$7.65 Single / \$16.81 Family | No Employee Cost Share | No Employee Cost Share | \$23.04 Single / \$50.65 Family |
| Bi-Weekly Difference | No Employee Cost Share | No Rate Change | No Employee Cost Share | No Employee Cost Share | \$3.00 Single / \$6.61 Family |

Please refer to your Great-West Life Benefits Booklet for further plan details.

Frequently Asked Questions

Do I have to change my Flex Option now?

No. You can choose to remain under your current Flex Option or you can choose a new Option to better fit your current situation. Whatever works for you.

What happens if I don't make my selections by the deadline?

If you do not complete the re-enrolment survey by the deadline date, you will remain in your current option.

Flex Re-Enrolment 2019

When is my next chance to change my Flex Option?

Your next chance to review and change your Option is January 2021 unless you experience a Life Event at which time you can select a different Option within 60 days of the event.

What is considered a Life Event?

A Life Event is:

- Adding a dependent through marriage, common-law relationship, or birth/adoption of a child
- Losing a dependent through death, divorce, or a child losing their eligibility as a dependent under your plan
- Your spouse loses coverage through their own employer's group plan

Will I receive new Great-West Life cards?

You will only receive a new Drug card in December if you are currently enrolled in Flex Option 3 and have selected a different Flex Option effective January 1, 2019. If you incur Drug claims on or after January 1 prior to receiving your card, please submit the expense(s) using the paper claim form.

Otherwise, your current cards remain active and will reflect your new Flex Option selection on January 1, 2019.

My dependent child is currently receiving Orthodontic treatment, what will happen?

If you select a Flex Option with Dental Orthodontic coverage, you will receive coverage for Orthodontic treatment for your dependent children up to the plan's lifetime benefit maximum.

What happens to my Health Care Spending Account (HCSA)?

Your HCSA plan allows you to carry forward expenses to the next year. This means that if you have eligible claims that are more than your 2018 allocation, you can claim the excess against your 2019 balance when your account refreshes January 1. To claim the excess amount, submit your HCSA claim documentation (e.g. Explanation of Benefits which indicates what has been paid to date) and an HCSA claim form to Great-West Life.

All 2018 HCSA claims to be submitted against your 2018 balance must be received by Great-West Life before March 31, 2019. Any remaining balance on April 1, 2019 will be forfeited.

Please visit www.greatwestlife.com to review your claims history and obtain your HCSA statement including current balance.