



## Medical Coverage Updates - 2018

This update is for all full time staff who currently receive medical/dental benefit coverage.

As you are aware, we are changing providers effective February 1<sup>st</sup>, 2018. Between now and the beginning of February you have active coverage on our current plan and you are free to use your current benefit card for dental visits and prescription refills.

Effective February 1<sup>st</sup>, 2018 Manulife will be our new benefit provider. Prior to the end of January, all employees who are currently covered will receive a new benefits card and some hand outs. These hand outs will inform everyone how to access their plan information, HCSA (Health Care Spending Account) dollars and how to set up your new e-profile and navigate their online portals.

If you qualify for HCSA dollars currently, all employees will receive the same amount under the new plan. However, dollars will only be deposited into your HCSA account every 6 months.

Out of pocket receipts can be submitted either manually or online. Your HCSA bucket receives ½ of your HCSA deposited on June 1<sup>st</sup> and the balance deposited on December 1<sup>st</sup>. Therefore viewing your HCSA account is only available after June 1<sup>st</sup> and payouts can only be done after June 1st.

So your January to June dollars accumulate, and receipts can be submitted to draw ½ your HCSA dollars any time after June. Your July to December dollars accumulate and your total yearly HCSA dollars will be available any time after December.

Our new provider and your benefit coverage amounts haven't changed under this new plan and all your coverages which currently exist under each employee's plan will continue to remain the same.

If you have any questions about your plan or these changes and how they affect you, or assistance in setting up your online profile, please feel free to contact Terry Magee – 905-683-7111 Ext 124 or Donna Umpleby – 905-426-6225 Ext 201

Thank you

Management



 Manulife