

## Flexible Benefits Enrolment Guide

Brandon University is committed to providing our employees a comprehensive, affordable and sustainable group benefits plan. Employees have the opportunity to choose one of four different Health and Dental Flex Options which will best meet the needs of you and your family.

Your Health and Dental Flex Option selection will take effect on your benefits effective date and will be locked in until the next re-enrolment period effective January 1, 2027, unless you experience a Life Event. A Life Event is explained in the attached Frequently Asked Questions (FAQ).

Please take time to read this Flexible Benefits Enrolment Guide as it provides important information including how to enrol. To address any questions you may have, please review the Frequently Asked Questions (FAQ) document also provided. If you do not find what you are looking for here, please see page 5 for contact and support information.

### GUIDE

#### This guide contains:

- Cost Share
- Flex Option Summary
- Important Notes - including Deadlines
- Flexible Benefits Plan Enrolment
- Flexible Health and Dental Option selection examples

### COST SHARE

Brandon University pays 100% of the Health and Dental coverage (for all Flex Options).

### FLEX OPTION SUMMARY

The Flexible Benefits Plan has 4 Options for Health and Dental of equal value that provide varied degrees of coverage. The available Flex Options are outlined in a high level summary on the following page.

All employees enrolled under a Flex Option also has access to Virtual Health Care through Gotodoctor. Please refer to the attached Gotodoctor Brochure for details.

You must enroll in the plan based on your True Family Status. You must select an Option unless you elect to waive Health, Dental and Health Spending Account coverage due to coverage under your Spouse's group insurance plan. If you are electing to waive coverage please notify Human Resources.

	1	2	3	4			
<b>Benefit Year</b>	Calendar Year (January 1 to December 31)						
Ambulance/Hospital/Travel	100%	100%	100%	100%			
Drugs	60%	50%	80%	80%			
Drug Deductible	\$5 per prescription	Dispensing Fee	\$250 / family / calendar year	None			
Paramedical	60%	50%	80%	80%			
Massage Therapist	\$400 / calendar year	\$200 / calendar year	\$350 / calendar year	-			
Osteopath	\$400 / calendar year	\$200 / calendar year	\$1,000 / calendar year	\$400 / calendar year			
Athletic Therapy	\$400 / calendar year / practitioner	\$200 / calendar year / practitioner	\$350 / calendar year / practitioner	\$400 / calendar year / practitioner			
Audiologist							
Chiropractor							
Podiatrist							
Naturopath							
Nutritional Counselling							
Physiotherapist							
Speech Therapist							
Psychologist/Social Worker/Clinical Counsellor/ Marriage & Family Therapist/Psychoanalysis/ Psychotherapist					\$1,000 / calendar year / combined		
Private Duty Nursing					100% to \$5,000 / calendar year	50% to \$2,000 / calendar year	100% to \$3,000 / calendar year
Continuous or Flash Glucose Monitors (CGM/FGM)	60% to \$4,000 / calendar year	50% to \$4,000 / calendar year	80% to \$4,000 / calendar year	80% to \$4,000 / calendar year			
Other	60%	50%	100%	100%			
<b>Vision</b>							
Eye Exam	100% to \$100 / 2 years	50% to \$50 / 2 years	100% to \$45 / 2 years	100% to \$100 / 2 years			
Eyewear / Laser	-	50% to \$100 / 2 years	100% to \$150 / 2 years	100% to \$200 / 2 years			
<b>Dental</b>							
Basic	100%	50%	80%	100%			
Major	-	50%	60%	50%			
Basic/Major Maximum	\$1,750 / calendar year	\$700 / calendar year	Full-Time: \$1,475 / calendar year Part-Time: \$738 / calendar year	\$2,000 / calendar year			
Orthodontic	-	50% (Adult & Child)	50% (Child Only)	-			
Orthodontic Maximum		\$800 / lifetime	Full-Time: \$1,675 / lifetime Part-Time: \$838 / lifetime				
<b>Health Spending Account</b>	Full-Time: \$900 Part-Time: \$450	Full-Time: \$1,200 Part-Time: \$600	Full-Time: \$700 Part-Time: \$350	-			

## IMPORTANT NOTES

- The deadline for completing the Enrolment Process on Effortless Admin is **two weeks prior to your benefit effective date**.
- If you do not complete the Enrolment Process on Effortless Admin by the deadline, you will be enrolled in the **Flex Option Default** which is Health and Dental Flex Option 3 - Single.
- If you default, you will not be allowed to change your Flex Option until the next re-enrolment in January 2027, unless you experience a Life Event.** A Life Event is explained in the Frequently Asked Questions (FAQ) document.
- You may elect to waive **Health, Dental and Health Spending Account** coverage if you are electing to do so based on duplicate coverage under your Spouse's group insurance plan. Please contact Human Resources if you are electing to waive coverage.

- You must enrol according to your **true Family Status** – Single, Couple or Family.
  - **Single** - means you are single with no spouse (married or common-law) and have no eligible dependent children.
  - **Couple** - means you either have a spouse (married or common-law) or have one eligible dependent child.
  - **Family** - means you have 2 or more eligible dependents, i.e. a spouse (married or common-law) and at least one eligible dependent child, or at least two eligible dependent children.

## FLEXIBLE BENEFITS PLAN ENROLMENT

You will receive an email from Effortless Admin inviting you onto the platform to complete your enrolment. You must complete your enrolment including adding all eligible dependents, designating a beneficiary and selecting your Flex Option via Effortless Admin by the date indicated on your email.

**If you do not complete the enrolment process via Effortless Admin by the deadline, your coverage will be defaulted to Flex Option 3 - Single.**

Your next opportunity to change your Flex Option will be at the next re-enrolment effective January 2027; or **within 60 days of an eligible Life Event.**

## FLEXIBLE BENEFIT PLAN OPTION SELECTION EXAMPLES

The Flex Plan has 4 Options of equal value providing varied degrees of coverage. When choosing a Health and Dental Flex Option, you might consider:

- The differences between the Flex Options,
- Your own family's medical and dental needs,
- Your spouse's coverage through their employer because as a family, you want to be fully insured not over insured, and
- The level of benefit coverage you are comfortable with.

We have created 4 examples of fictional employees and scenarios:

### Example #1 – Renata

Renata and her husband Miguel have two children: Samuel, 13, and Lucia, 9. Miguel works for a different company and is enrolled in the benefits program there.

*What did Renata think about?*

- She and her children are all covered as dependents under Miguel's Health and Dental benefits plan.
- Her family is healthy and doesn't have high medical or dental claims.
- Samuel will need braces in 2 years

*What does Renata choose?*

Renata enrolls as Family and decides to choose **Flex Option 1** because of Miguel's coverage through work. His plan provides comprehensive coverage and the annual Health Spending Account allocation under Flex Option 1 can be used for any expenses not covered by his plan. She knows that she can move to a Flex Option with Orthodontic coverage at the next re-enrolment.

## Example #2 – Gary

Gary is a single parent with two sons – Tyler, 18 and Jared, 15.

*What did Gary think about?*

- Both boys are dependents under Gary's plan. Tyler plans to go to college in the fall, so will remain an eligible dependent.
- Gary has no other medical or dental coverage for his family.
- Both Gary and Tyler visit a physiotherapist occasionally.
- Jared has braces.

*What does Gary choose?*

Given their Physiotherapy and Orthodontic claims, Gary decides to enrol in **Flex Option 3**. His Physiotherapy expenses will be subject to the Health co-insurance to a maximum of \$350 per year for each insured individual. Orthodontic claims for Jared's braces will be reimbursed at 50% reimbursement to the applicable lifetime maximum.

## Example #3 – Dave

Dave, and his partner Alex have no children living at home. Alex works for a different company and is enrolled in the benefit program there.

*What did Dave think about?*

- Alex's plan provides 70% coverage for Health, Drugs and Dental.
- Alex requires Orthodontic treatment

*What does Dave choose?*

Dave chooses **Flex Option 2** as he can coordinate this coverage with his partner's plan to obtain comprehensive coverage and provides Adult Orthodontic coverage. When he coordinates benefits with Alex's plan, they will be fully covered for most of their medical and dental needs, with the addition of a Health Spending Account to pay for any expenses not covered. He knows that if his partner were to lose group plan coverage, he will have 60 days following the Life Event to choose a new Flex Option.

## Example #4 –Yu Na

Yu Na's family status is currently single.

*What did Yu Na think about?*

- Yu Na only needs to consider her own claims as she has no dependents under her plan.
- She visits a Chiropractor and Physiotherapist on regular basis.
- She needs new glasses this year.
- Yu Na has some Major Dental work concerns.

*What does Yu Na choose?*

Yu Na decides to choose **Flex Option 4**. This Option provides her coverage of \$400 per year per paramedical practitioner (Chiropractor and Physiotherapy), \$200 of eyewear coverage and the highest annual Dental maximum for her Major Dental needs. If Yu Na's family status changes, she can choose a new Flex Option within 60 days of her Life Event; she would not have to wait for the next re-enrolment to change her Flex Option.

## FOR ASSISTANCE

For more information, please fully review this Guide and the Frequently Asked Questions document in their entirety. After receiving your Effortless Admin Enrolment Invitation email, if you require assistance or have questions regarding the Enrolment process, please contact:

- Effortless Admin via the Live Chat feature right from your enrolment platform (9 am to 7 pm EST, Monday to Friday) or visit [www.effortlessadmin.com/contact](http://www.effortlessadmin.com/contact) for more ways to get in touch.

For claim status, coverage questions and general inquiries, please contact Manitoba Blue Cross by logging into their website (<https://www.mb.bluecross.ca>) or calling toll free 1-800-USE-BLUE (873-2583)

For information any other information regarding your Brandon University Group Benefits plan, please do not hesitate to contact the Human Resources team: Room 337, Clark Hall | [HR@brandonu.ca](mailto:HR@brandonu.ca) | 204-727-9782