

QUICK TIPS - MaPS Flex Re-enrolment for 2025

How Does the Flex Plan Work?

Annually, you are provided with flex credits based on your family status to spend on Health and Dental options. Credits left over, or 'excess credits', can be allocated to Health or Wellness Spending Accounts. While credits are refreshed annually, you can only choose new benefit options and make allocations to spending accounts every two years.



Do I Have To Re-enrol?

Yes! Use this re-enrolment opportunity to review your coverage levels, dependent and beneficiary information. At a minimum, you need to confirm Health, Dental and the Wellness Spending Account/Health Spending Account allocations. Since annual credits and price tags are changing, resulting excess credit amounts will be different. If you do not submit your re-enrolment, your information will default. You will remain in your current options but all excess credits, if any, will be automatically allocated to your Health Spending Account. This means that you will not be able to make any allocations to your Wellness Spending Account until the next re-enrolment. Changes are not permitted once the re-enrolment period closes.

When is the Deadline?

You have from November 22, 2024 to December 5, 2024 to complete your re-enrolment.

For More Information?

Complete information about the flex plan is available on the Human Resources website, including:

- [General Re-enrolment Information](#) (Process & Rules)
- [Flexible Benefit Credits and Options Overview](#) (Choices)
- [Group Benefit Premiums](#) (Flex Credits and Price Tags)

Tips for a Successful Re-enrolment

- All notifications and your confirmation statement are sent to your '@ucalgary.ca' email address.
- Check your junk mail or clutter if you haven't received the 'DoNotReply' email or access the tool by logging into My UCalgary selecting '*All about me*' and under My benefits select '*Benefits details*', then '*Benefits Enrolment*'. After navigating to the '*Benefits Enrolment*' screen, please follow the instructions in the tool. **Hit 'Submit' and then press 'OK' to finalize your elections and receive your confirmation email.**

Follow These Steps

1. Review/update your dependent and beneficiary data

To proceed with re-enrolment, click on this box and ensure all data is correct. If you change this information later in the process, be sure to review all benefits again.

2. Enrol in Health and Dental noting your annual flex credits and the new annual cost of each option

Flex credits and prices are changing with detailed information available at [HR MaPS Group Benefits](#) and in the re-enrolment tool.

3. Enrol in Wellness Spending Account (WSA) and Health Spending Account (HSA)

You need to enrol in these benefits for the tool to update your excess credit amount.

Allocate amounts by first changing the WSA amount. The HSA amount automatically balances.

If the excess credit balance is negative, you will have payroll deductions because the cost of your Health and Dental options is more than the Flex Credits you have available.

4. Complete your re-enrolment and submit by December 5th

Review all other benefits to select your options – Life Insurance, Long Term Disability and Voluntary Insurance. It is important to review all beneficiaries and benefits to ensure they match your choices.

You will receive an email confirmation of your elections. While you can adjust your choices throughout the re-enrolment period, once it closes on December 5, you can no longer make changes. The most current confirmation statement becomes your final record.

Hit 'Submit' and then press 'OK' to finalize your elections and receive your confirmation email. If you do not finalize your enrolment by completing all these steps, your excess credits, if any, will default to the HSA and you will remain in your current options.

Please don't ignore reminder notifications. If you receive one, it means you have not finalized your re-enrolment and are at risk of defaulting.

Additional Tips

- **Dependents and beneficiaries**

If someone is listed as an eligible dependent, they are covered by the plan.

If you have a child that is no longer eligible for benefits, you can update their status to Adult Child.

To add a dependent or beneficiary, you need to create a new record. To remove a dependent, update the relationship status. Please do not overwrite existing information as it is required for historical records. All changes made during this process will be effective January 1, 2025.

If you change a beneficiary or dependent, review all benefits to ensure your dependents are enrolled and beneficiary allocations are made. Submit new paper beneficiary forms to HR as this paper record is required in the event of a claim.

- **Medical evidence and additional forms**

Be sure to read the instructional text and warnings that pop up during re-enrolment.

If you select Optional Life, or higher Life Insurance or Long Term Disability options, you will need to provide medical evidence of insurability. Once the re-enrolment period ends, HR will send you a form to complete and mail to the insurer. The new coverage level will take effect once approved.

If you select Voluntary Critical Illness, complete the form on the tool and send it to HR.

- **Choices are effective January 1/Claims**

Spending account allocations will be deposited in your Alberta Blue Cross account for January 1, 2025. Due to holidays and the timing of our file transfer to Alberta Blue Cross, health and dental options will be updated as quickly as possible during the first week of January.

To ensure that claims are paid based on your new health and dental option choices, Health Spending Account claim payments will be pended during this time and all claims will be paid as quickly as possible retroactive to January 1. Please contact Alberta Blue Cross 403.234.9666 if you changed your health or dental options and incurred a claim in the first week of January that may not have been paid based on your new option level.

- **New Alberta Blue Cross ID cards**

If you change your health or dental options, ABC will send you an email on how to access your new ID card in January but your current ID will still work.