

# Allocate your 2011 Flex Credits online!

Your PARA Flex Benefit Program provides credits (benefit dollars) in an account for you to customize your total benefit package to best meet your needs. You will be required to allocate your 2011 Flex Credits through the Alberta Blue Cross online services site between 9 a.m. August 12, 2011 and 11:59:59 p.m. August 26, 2011.

If you miss this deadline, all of your 2011 credits will default to your Health Spending Account. You will not be able to change your credit allocations after 11:59:59 p.m., August 26, 2011.

Your flex credits automatically carry forward in the same account for one year. If the carry-forward credits are not used by the end of the carry-forward year, they will be forfeited.

Please note: You can allocate credits to one or more accounts. All credits must be allocated before you submit your allocation. The minimum allocation per account is \$25.

## How do I allocate my credits online?

To allocate your credits, please visit the Alberta Blue Cross secure online services site at [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html).

If you haven't already registered please click on "Register" in the section labeled "Employer Group Plan Members" and follow the instructions.

If you have already registered, please sign into the site with your password and ID information and proceed to the Flex Credit Allocation page.

You may change your allocation amounts as often as you like until 11:59:59 p.m., August 26, 2011. After that time, your choice is locked in and you cannot alter your allocation amount so please be sure of your choice.

2. Make sure you review the amounts you allocated on the summary page.



**2011 Flex Benefit Program Allocation**

**Step 1 of 3 - Enter the amounts you choose to allocate to each account**

Each year you are required to allocate the new credits in your Flex Account for the upcoming year. You may revise your allocation amounts until midnight, November 30, 2010. After this date, your allocation is irrevocable. Allocated credits will become effective on January 1, 2011.


<b>Total credits</b>	<b>\$1,000.00</b>
<b>Account 1: Health (nontaxable)</b>	<input type="text"/>
<small>Intended to assist you and your dependents for eligible health related expenses not covered by other benefit programs.</small>	
<b>Account 2: Wellness including Professional Development and Family Care expenses (taxable)</b>	<input type="text"/>
<small>Intended to encourage you to achieve your professional and personal best.</small>	
<b>Account 3: Group RRSP (taxable; can be offset)</b>	<input type="text"/>
<small>Intended to supplement your, and/or your spouse's, retirement programs. (Please be sure to open an RRSP account through your employer.)</small>	
<b>Remaining credits</b>	<b>\$1,000.00</b>

Note: Remaining credits\* must equal zero in order to continue.

1. The Flex Credit Allocation page shows the number of credits you have available.

Please indicate how you wish to allocate your flex credits for 2011 on this screen. You must **complete the page and submit** your choice by 11:59:59 p.m., August 26, 2011 or all of your credits will default to your Health Spending Account.

*If you have any difficulties allocating your credits, please contact Alberta Blue Cross at 780-498-8000 (Edmonton) or toll free at 1-800-661-6995. If you have questions regarding your credit amounts, please contact your employer.*



**2011 Flex Benefit Program Allocation**

**Step 2 of 3 | Review the amounts you have allocated**

Please review to ensure your allocation amounts are correct. You may revise your allocation amounts until midnight, November 30, 2010. After this date, your allocation is irrevocable. Allocated credits will become effective on January 1, 2011.

<b>2011 Allocation Summary</b>	
Account 1 - Health (non-taxable)	\$500.00
Account 2 - Wellness including Professional Development and Family Care expenses (taxable)	\$250.00
Account 3 - Group RRSP (taxable; can be offset)	\$250.00
<b>Total</b>	<b>\$1,000.00</b>

Buttons: Back, Submit

Once completed, please print a copy of the confirmation page for your records.

3. Confirmation page.



**2011 Flex Benefit Program Allocation**

**Step 3 of 3 - Successfully submitted**

Your 2011 Flex Benefit Program Allocation has been successfully submitted. Please print a copy for your own records.

<b>2011 Allocation Summary</b>	
Account 1 - Health (non-taxable)	\$500.00
Account 2 - Wellness including Professional Development and Family Care expenses (taxable)	\$250.00
Account 3 - Group RRSP (taxable; can be offset)	\$250.00
<b>Total</b>	<b>\$1,000.00</b>

Buttons: Print a copy for your records

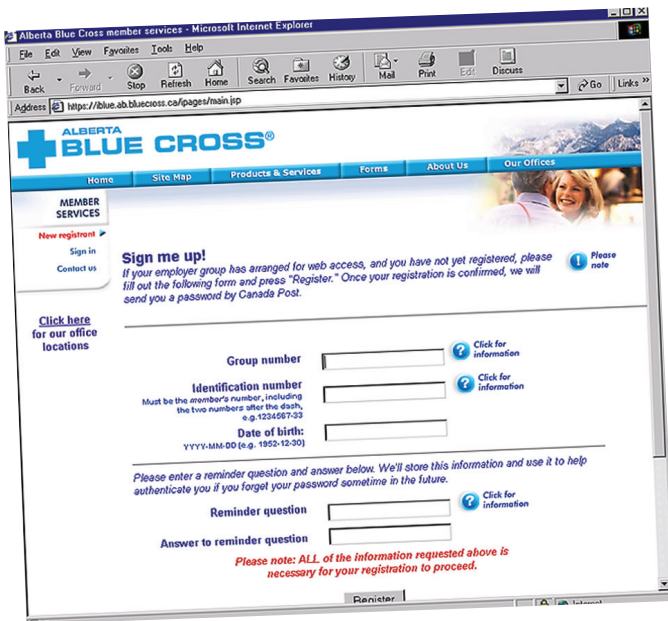
Note: For more information about your Flex Benefit Program, click here or on the "About your claims" link in the side menu.

# Plan member web site registration

You are eligible to receive Flex Credits through your benefit plan. You will be required to allocate your Flex Credits through the Alberta Blue Cross secure online services site between 9 a.m. August 12, 2011 and 11:59:59 p.m. August 26, 2011. **If your group number has changed recently, you will need to register as a new member.**

## Registering for site access

To access the site, go to [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html). On the secure online services page, click on the "Register" button in the section labeled "Employer Group Plan Members."



The first time you enter the secure web site, you will be asked to enter your:

- **Group number**
- **Alberta Blue Cross ID number** (Make sure to use the member's number and include the dash and the two numbers after the dash, for example, 1234567-98)
- **Member's date of birth**

This information can be found on your ID card (see illustration below).

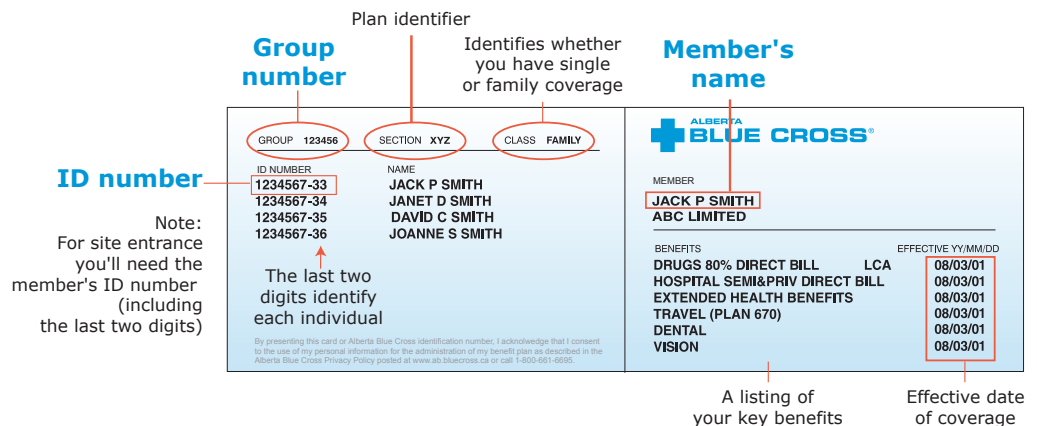
## Your password

You can change your password at any time from within the site. To ensure that only you have access to your personal information, we recommend using a combination of letters (preferably a mixture of upper and lowercase letters), numbers, and at least one special character within the first six positions. Examples of special characters include #, \$, \_.

*We're serious about protecting the security and privacy of your health benefit information. Site security features include 128-bit encryption and automatic sign-out after a period of inactivity.*

We also ask you to submit a "Reminder question" and answer. This will be kept on file and used to verify your identity if you forget your password. The last step of the registration process is to enter a password that is at least seven characters long and then type this password again to confirm it. You may then enter the secure web site.

Once you have registered, each time you return to the site just navigate to the online services page and click "sign in."



**If you have difficulties obtaining access to the site, please phone Alberta Blue Cross Customer Services at 780-498-8000 (Edmonton) or toll free at 1-800-661-6995.**