

## Flexible Spending Account\*

### What is a flexible spending account?

The Flexible Spending Account (FSA) is designed as an enhancement to your benefits package. Moving forward, each contract year, you will receive \$1000 which you must allocate between three accounts:

1. **Flex Spending Health - Canada** (Non-taxable, member & eligible dependent expenses)

This spending account can be used to cover expenses above your health and dental plan maximums, eligible medical expenses not covered by your health and dental plans, and the health/dental premiums deducted from your paystubs

2. **Flex Spending RRSP** (Tax receipt issued for tax deduction; member and/or spouse reimbursement)

This spending account can be used to invest in a GROUP RRSP administered by Standard Life. A selection of funds and investment mixes is available to choose from.

3. **Flex Spending Health - Taxable** (Taxable, member expenses only)

- Family Care – includes daycare, home care, nanny fees, medical and/or non-medical dependent care or expenses related to this care
- Professional Development – includes tuition, books, seminars, course travel costs, etc; professional and voluntary association fees; software related to professional development
- Wellness – includes fitness & wellness instruction (aerobics, weight counseling, etc.); fitness centre, sports league or facility fees; purchase of new or used home fitness equipment; sports equipment (skis, helmets, bicycles, athletic footwear

If you are not sure whether an expense is eligible for any of these accounts, please contact Benefits (contact information below) to clarify *before* making the purchase where possible.

### ★★★ What do I need to do about my flexible spending account THIS MONTH?

For this year, because of the administration delay generated by the June Arbitration Award that established the FSA, you will be asked to allocate your FSA credits between August 15 and August 28. **If you do not allocate your funds during this period, all your credits will automatically revert into the health spending account (account #1 above). After August 28, you cannot change your allocations.**

#### Step 1:

Sign into e-People and click "Employee Home". On the Employee Home Page, click "Benefits Home." On the Benefits Home Page, click "Benefits Enrollment" located near the bottom of the page.

#### Step 2:

On the Benefits Enrollment page, under "Open Benefit Events," find "Open Enrollment" and click the "Select" button on the right hand side of that event.

On the Open Enrollment page, you will find an "Enrollment Summary" with a list

Enrollment Summary		
Edit	<b>Flex Spending Health - Canada</b>	Your Cost
Current:	Health Choice Spending HS1/HS2: \$600.00	
New:	Health Choice Spending HS1/HS2: \$1000.00	0.00
Edit	<b>Flex Spending RRSP</b>	Your Cost
Current:	No Coverage	
New:	No Coverage	0.00
Edit	<b>Flex Spending Health - Taxable</b>	Your Cost
Current:	No Coverage	
New:	No Coverage	0.00

of your three flex spending account options. The “New” amount under *Flex Spending Health - Canada*, is the total number of credits available for allocation between your three account options.

To allocate your FSA credits, click the “Edit” button on the left side of each account listing and designate your allocation choices.


Once you hit the “Edit” button, a “Select an Option” window will appear.

**Select an Option**

No, I do not want to enroll.

[Health Choice Spending HS1/HS2](#)

This plan requires that you specify an annual pledge amount.

Annual Pledge:  

- If you do not wish to allocate credits to the account, select “No, I do not want to enroll.”
- If you wish to allocate credits to the account, choose the second option and fill in the “Annual Pledge” Box with the amount you wish to allocate. There is no minimum allocation amount per account.

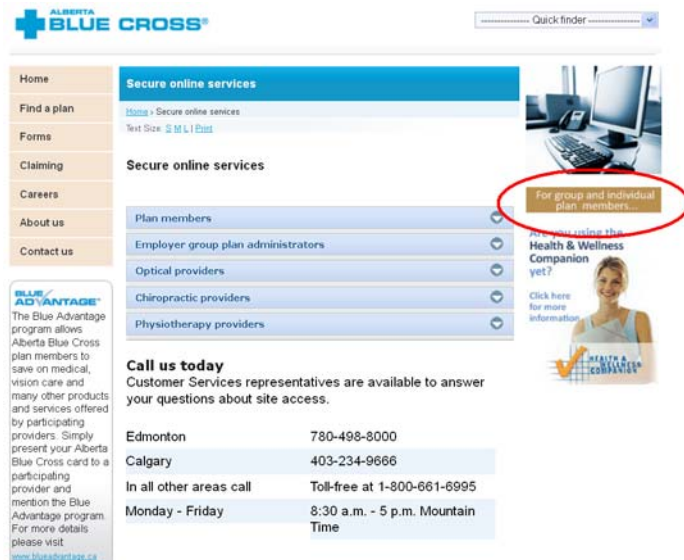
Click the “Continue” button to save this information and designate your allocations for the remaining accounts. A confirmation message will appear.

### Step 3:

After you have allocated your total FSA credits, click the “Submit” button. If you have incorrectly allocated too many or too few credits, the page will display an error message and you will need to go back and correctly re-allocate your credits. Otherwise, the page will refresh and you will be presented with one last chance to go back and change your allocations. If you are satisfied with your choices, scroll down the page and select the “Submit” button again to send your final choices to the Benefits Department. The page will refresh to indicate successful submission. Click “Ok.”

For help with the e-People system, call 1 (877) 511-4455 or email [HRSupportCentre@telus.com](mailto:HRSupportCentre@telus.com).

### Step 4:

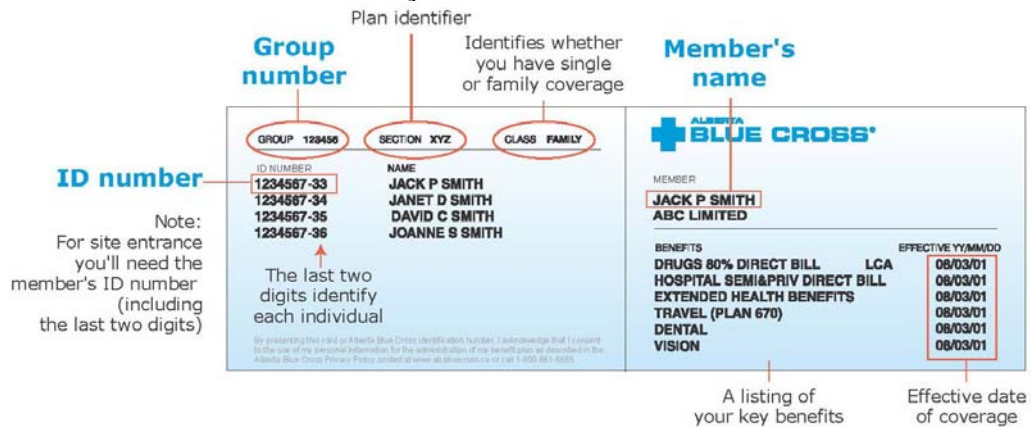


If you allocated funds to the personal spending account, you will need to register on the Alberta Blue Cross Website in order to access the personal spending account claim form, which is an online form. If you have not yet registered for your Blue Cross online account or have not registered since your group plan number changed last June, go to [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html). Click on the “For group and individual plan members...” area on the right side of the page. In the “Health and Wellness Companion” Box that appears on the next page, select “Register”.

You will be asked for the following information:

- Group (Plan) number
- Alberta Blue Cross ID number (9 numbers long, make sure to include the dash)
- Member’s date of birth

This information can be found on your ID card:



Finally, you will be asked to enter a password. The password must be at least 7 characters long. Your registration will now be complete and you will be able to sign into the secure website.

If you are having difficulty obtaining access to the site, call Alberta Blue Cross Customer Service toll free at 1 (800) 661-6995.

#### Step 5:

If you allocated credits to the RRSP Account, you will receive a User ID and PIN by mail from Standard Life within two weeks of making your allocations. Using this User ID and PIN, you have until **October 28, 2011** to register your plan selections with Standard Life at <https://viproom.standardlife.ca/pin/Login.jsp>. You will be required to select your choice of RRSP funds and investment mixes. If you miss this 60-day window, your RRSP allocation will revert to your health spending account.

Once you have registered with Standard Life, your RRSP allocation will be automatically be invested into your Group RRSP account administered by Standard Life.

#### **How do I claim expenses from flexible spending account?**

Your RRSP Account credits will automatically be invested once you register with Standard Life. (See Step 5 above.)

You can begin submitting claims for your health spending account and your personal spending account as of September 1, 2011 if you have allocated credits to these accounts. These claims can relate to expenses incurred any time after July 1, 2011.

Your health spending account credits can be claimed as in previous years; depending on the vendor/ care provider; this reimbursement is either automatic or will require you to submit a claim form.

Personal spending account claims can be submitted through an online form.

Both these forms and other health and dental insurance forms can be found:

- **PARA** website: <http://www.para-ab.ca/residents/frequently-used-forms/health-benefits-forms>
- Blue Cross website: <https://www.ab.bluecross.ca/plan-members/gpm-form.html>.

The addresses to which these forms should be mailed can be found on the forms themselves.

***Who do I talk to if I have questions about my flexible spending account?***

If you still have questions, contact:

AHS Benefits: 1 (877) 511-4455

[HRContactCentre@albertahealthservices.ca](mailto:HRContactCentre@albertahealthservices.ca)

**\*The Flexible Spending Account is a benefit only available to Ministry-funded **PARA** resident physicians.**