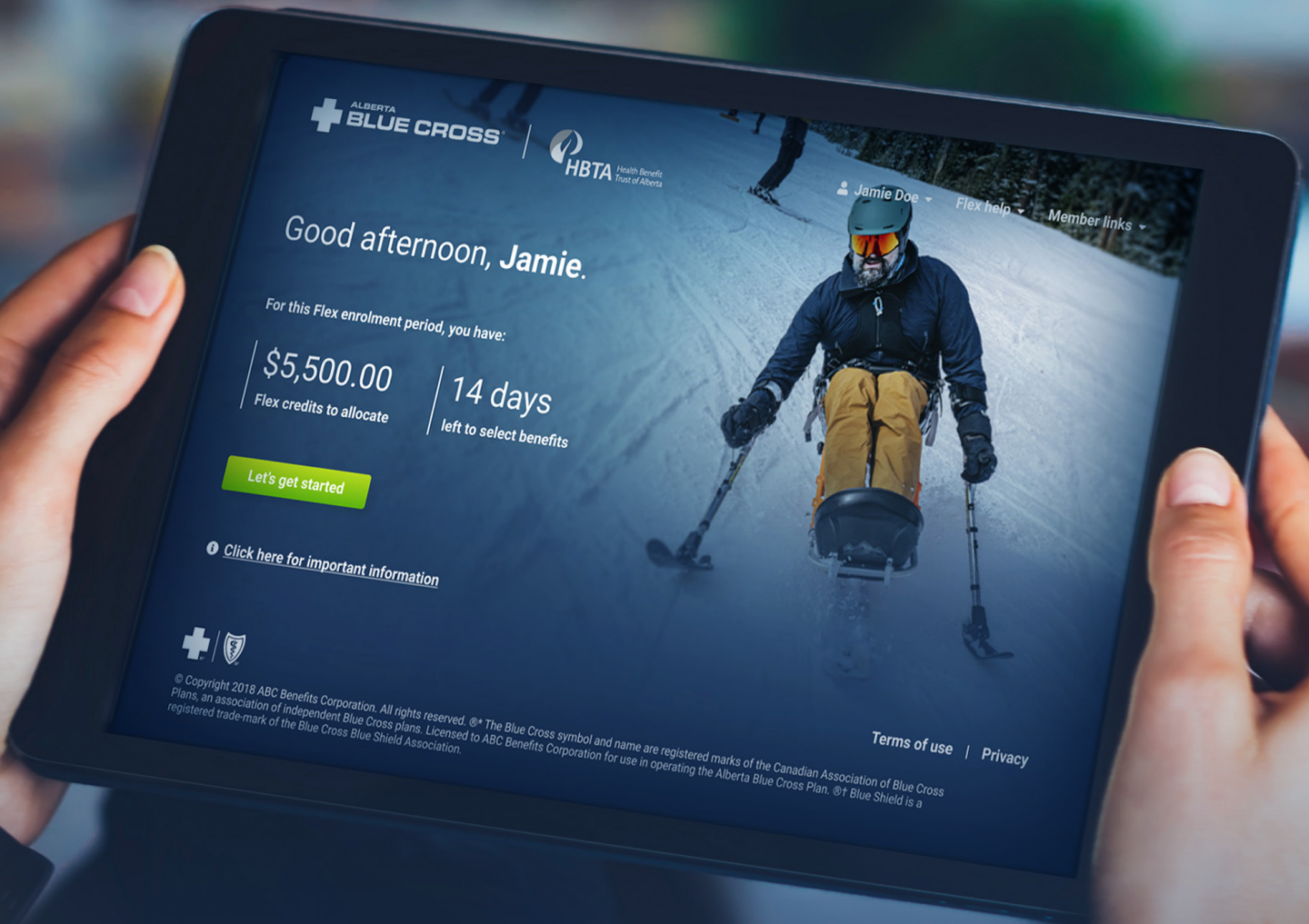


ANNUAL ALLOCATION EXPERIENCE

Flex Benefit Selection Tool



It's time for you to enrol in your benefits for the upcoming year.

Flex credits give you the freedom to choose the best coverage to meet your health and wellness needs.

WHAT TO EXPECT

We've made it easy for you to access the features and information you're looking for—whether you're at work or on the go.

Easy benefit comparison—our simplified navigation focuses on what's important, helping you select a plan that's right for you.

Streamlined experience—benefit selection is straightforward and stress-free with our user-friendly tool.

Mobile friendly—select and review your benefit options anytime, on any device—mobile or desktop.

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MAKING IT EASY

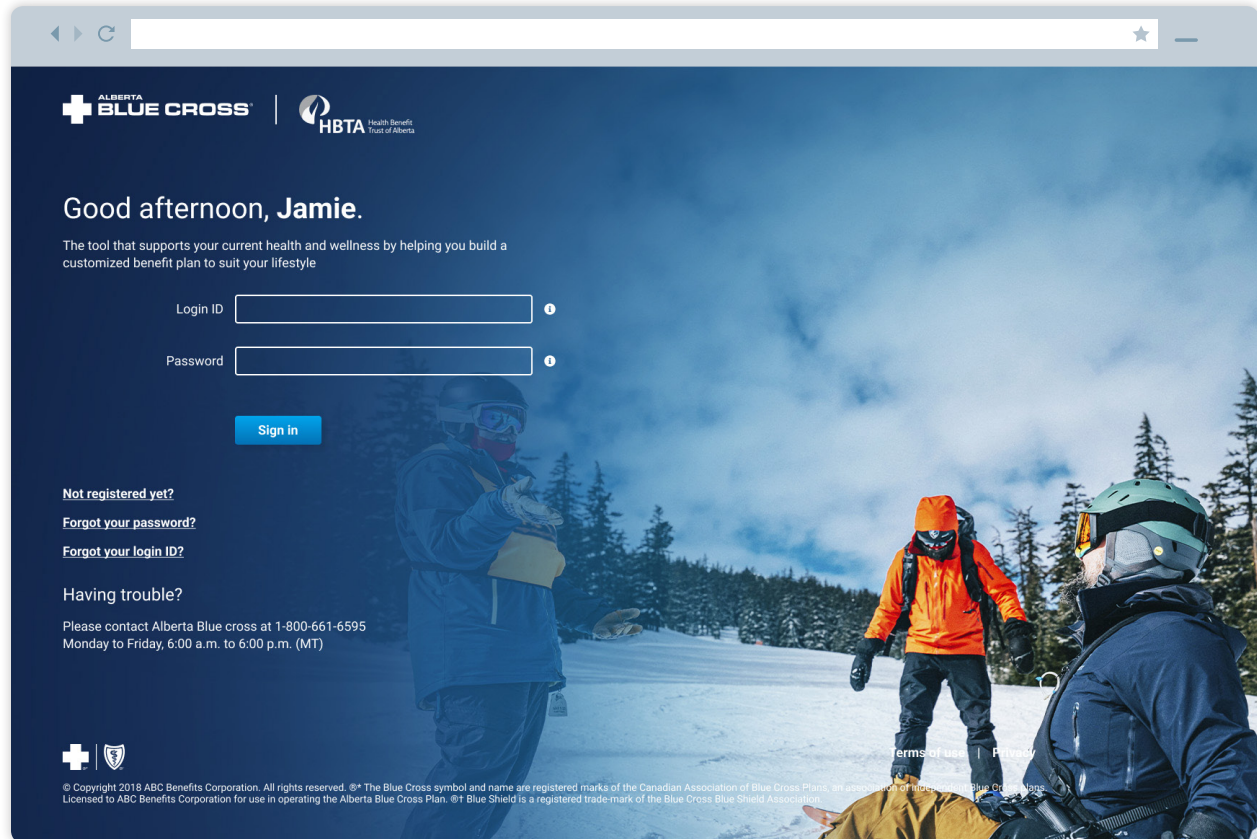
This guide provides an overview of what you can expect when you use the Flex Benefit Selection Tool.

LET'S WALK THROUGH THE PROCESS!

REGISTER AND LOGIN TO THE FLEX BENEFIT SELECTION TOOL

You will receive a welcome email to begin the enrolment process. When you follow the link in that email to enrol and select your benefits, you will be taken to the Alberta Blue Cross Flex site, where you will see a login screen.

This is what your login screen will look like



If this is your first enrolment, please have the following information on hand:

- last name,
- date of birth, and
- employee number.

If you have enrolled previously, please enter your:

- employee number, and
- password.

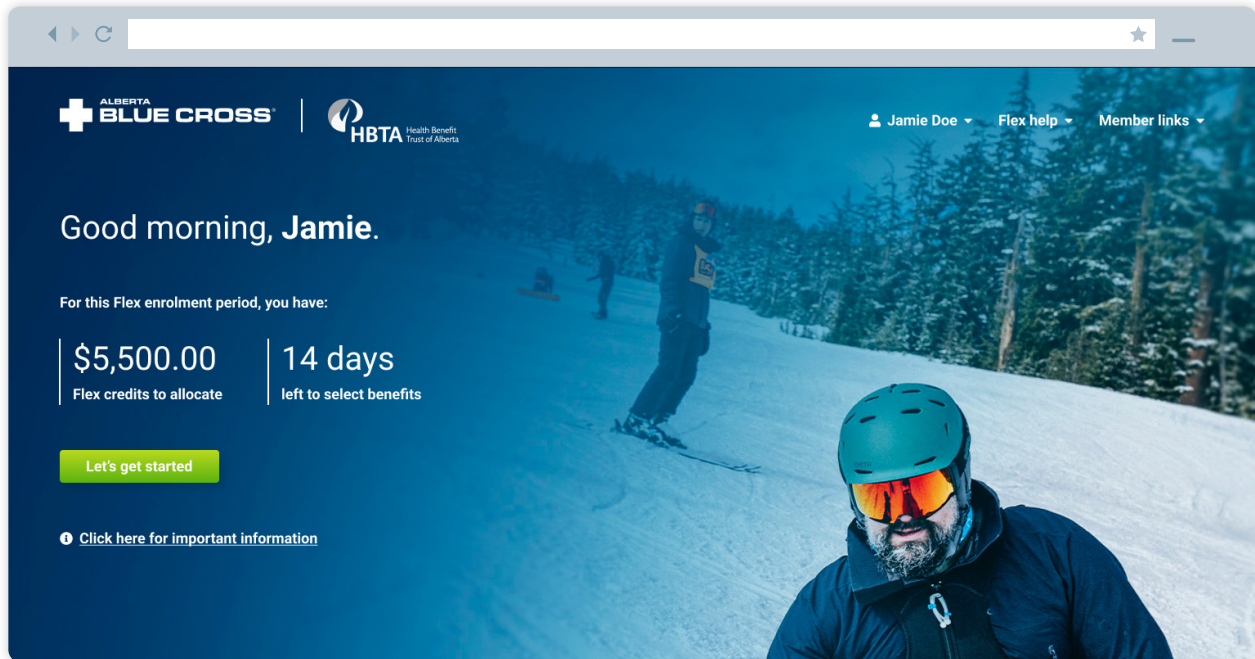
HELPFUL TIP

If you are having troubles logging in, please contact Alberta Blue Cross at 1-800-661-6995 (toll free) between 6 a.m. and 6 p.m. (MT) Monday to Friday.

PERSONALIZED LANDING PAGE

After you log in, you will see information about how many Flex credits you have available to you.

This is the landing page where you'll be able to start the selection process



ENROLMENT OPTIONS

When you click "Let's get started!", you will be presented with two options:

1. Begin at step 1

The first option will start the enrolment process at step 1, which will give you a full step-by-step breakdown of your Flex credit allocations and the ability to fully customize your Flex plan for the upcoming year.

2. Review and enrol

The second option will allow you to fast-track through the selection experience by pulling your credit allocations from the previous year and providing the option to apply them to the upcoming benefit year. If you're happy with your current benefit plan, this is a great way to expedite the enrolment process. You will still be able to navigate back to previous steps if you would like to make any changes before submitting your enrolment.

You'll be able to begin at step 1 or fast-track through the process

ALBERTA BLUE CROSS | HBTA Health Benefit Trust of Alberta

Jamie Doe | Flex help | Member links

Good morning, Jamie.

For this Flex enrolment period you have:

\$5,500.00
Flex credits to allocate

Let's get started

Click here for important information

My enrolment

Step-by-step To make your enrolment simple, Flex breaks it down into steps. On the benefit section steps you will see a breakdown of your flex credit allocations at the top of your screen. These allocations reflect default selections to start and will update automatically as you customize your plan	Jump to plan review Choose this option if you would like to review your current plan first. You can submit your enrolment with these selections or navigate back to an earlier step to make changes at any point before submitting your enrolment.	View your history If you want to review any past enrolments, use our enrolment history lookup to find or print any of those summaries.
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Begin at step 1 | Review and enrol | Enrolment history

HELPFUL TIP

Participation in the Supplementary Health and Dental plans is not mandatory. Selection of these plans is part of your Flexible Spending Account allocation. Please see more information below regarding the laddering provision as referenced in your benefit booklet

At your initial enrolment, you may choose the level of Supplementary Health benefits you need. After your initial selection under the laddering provisions, you will have the opportunity during each annual allocation period to increase or decrease your Supplementary Health and Dental benefit coverage by one level. Examples of this include:

- safeguard to preventative,
- protective to preventative,
- opt out to safeguard, or
- safeguard to opt out.

If you opt out of Supplementary Health and/or Dental coverage, you may opt in during the next annual enrolment; however, ladder provisions will apply. For more information, please refer to the Ladder provisions described in your benefit booklet.

CONFIRMING YOUR PERSONAL INFORMATION

You will be asked to review and confirm your personal information for accuracy. Please ensure everything is correct before moving to the next step.

You'll be able to review your personal information on the "About me" screen

ALBERTA BLUE CROSS | HSTA

Jamie Doe | Flex help | Member links

Flex enrolment

Step 1: **About me**

- Step 2: My life and disability benefits
- Step 3: My health and dental benefits
- Step 4: My spending and savings account
- Step 5: Print forms
- Step 6: Review and enrol

Step 1 of 6: About me

Is your information up to date?
Please review the details below.

Employment information ▾

Personal information ▾

Dependents ▾

Back Next

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REVIEW YOUR LIFE AND DISABILITY BENEFITS

You will only need to allocate your credits for Supplementary Health and Dental benefits, Health Spending Account, Personal Spending Account, Optional CI, and Group Savings Account. Basic Life, Basic Accidental Death and Dismemberment (AD&D) and Long Term Disability are mandatory and you are automatically enrolled in these benefits.

An overview of your life and disability benefits

The screenshot shows a web browser window with the following elements:

- Header:** Includes the Alberta Blue Cross and HBTA logos, and user information for Jamie Doe with links for Flex help and Member links.
- Hero Section:** A blue banner with the text "Flex enrolment" and a summary table:

Total credits	Flex credits	Payroll deductions
\$5,500.00	\$500.00	\$123.45
- Navigation:** A vertical sidebar on the left lists steps from "Step 1: About me" to "Step 6: Review and enrol". "Step 2: My life and disability benefits" is currently selected.
- Main Content Area:**
 - Step 2 of 6: My life and disability benefits**
 - Instruction: "Click here for important information"
 - Text: "Review and select your level below."
 - Basic employee life coverage:** Coverage amount: \$101,000. \$0.00 Flex credits allocated, \$175.53 in payroll deductions. [Update level]
 - Basic employee AD&D coverage:** Coverage amount: \$101,000. \$0.00 Flex credits allocated, \$12.12 in payroll deductions. [Update level]
 - Optional spousal life coverage:** Level selected: opt out. \$0.00 Flex credits allocated, \$0.00 in payroll deductions. [Update level]
 - Optional child life coverage:** Level selected: opt out. \$0.00 Flex credits allocated, \$0.00 in payroll deductions. [Update level]
 - Optional employee AD&D coverage:** Level selected: opt out. \$0.00 Flex credits allocated, \$0.00 in payroll deductions. [Update level]
 - Optional employee critical illness coverage:** Level selected: opt out. \$0.00 Flex credits allocated, \$0.00 in payroll deductions. [Update level]
 - Optional spousal critical illness coverage:** Level selected: opt out. [Update level]

COMPARE AND SELECT YOUR BENEFIT OPTIONS

Once you have reviewed your personal information, you will be able to review and compare the different benefit options available to you. You will be able to come back to this screen to change your selections before you submit your final selections at the end, if necessary.

On the following screens, you'll be able to compare and make your benefit selections and credit allocations

The screenshot shows a web browser window displaying the 'Flex enrolment' page. At the top, there are navigation elements including the Alberta Blue Cross and HBTA logos, and user information for 'Jamie Doe'. A summary box shows: Total credits \$5,500.00, Flex credits \$500.00, and Payroll deductions \$123.45. The main content area is titled 'Step 3 of 6: My health and dental benefits' and includes a progress sidebar on the left with steps: About me, My life and disability benefits, My health and dental benefits (current), My spending and savings account, Print forms, and Review and enrol. The main content area contains two sections: 'Supplementary health coverage' and 'Dental coverage', both with 'Update level' buttons. Below these are 'Back', 'Undo changes', and 'Next' buttons. The footer contains the Blue Cross logo and copyright information.

Flex enrolment

Total credits	Flex credits	Payroll deductions
\$5,500.00	\$500.00	\$123.45

Step 3 of 6: My health and dental benefits

Review and select your level below.

Supplementary health coverage Update level
Level selected: Preventative | Single

\$1,387.00 Flex credits allocated	\$0.00 in payroll deductions
-----------------------------------	------------------------------

Dental coverage Update level
Level selected: Preventative | Single

\$681.47 Flex credits allocated	\$0.00 in payroll deductions
---------------------------------	------------------------------

Back Undo changes Next

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When you click "update level", you will be able to select your preferred coverage level

The screenshot shows the 'Flex enrolment' process on the Alberta Blue Cross website. The user is at Step 3 of 6: 'Supplementary health coverage'. The page includes a progress bar on the left with steps: Step 1: About me, Step 2: My life and disability benefits, Step 3: My health and dental benefits (current), Step 4: My spending and savings account, Step 5: Print forms, and Step 6: Review and enrol. At the top right, there are navigation links for 'Jamie Doe', 'Flex help', and 'Member links'. A summary box shows 'Total credits \$5,500.00', 'Flex credits \$500.00', and 'Payroll deductions \$123.45'. The main content area is titled 'Step 3 of 6: Supplementary health coverage' and includes an 'Opt Out' button. Below this, there is a paragraph explaining that supplementary health benefits have a maximum of \$1,000,000 per participant per benefit year and that prescription coverage is for eligible drugs. A link for 'Click here for important information' is provided. The user's status is set to 'Single'. A table compares three coverage options: Safeguard Select, Preventative Select, and Protective Select. The table lists various benefits and their maximums for each option. At the bottom, there are 'Back' and 'Next' buttons.

Step 3 of 6: Supplementary health coverage Opt Out

Supplementary health benefits have a maximum of \$1,000,000 per participant per benefit year.

Prescription coverage eligible drugs legally requiring a prescription and used to treat medical condition at the percentage listed below.

[Click here for important information](#)

Please specify status Single Family

Select your coverage	Safeguard Select	Preventative Select	Protective Select
Annual price	\$328.80	\$1,100.16	\$1,769.28
Prescription coverage	50%	80%	90%
Diabetic supplies	100%	100%	100%
Vision	No coverage	One optical examination per adult every 24 months	\$250
Paramedical	No coverage	Combined maximum at \$800 per year and psychologist or master of social work \$800 per year	Combined maximum at \$1,000 per year and psychologist or master of social work \$1,000 per year
Orthopedic shoes	\$250 max, one pair per year	\$250 max, one pair per year	\$250 max, one pair per year
Hearing aids	\$1000 max per 3 calendar years	\$1000 max per 3 calendar years	\$1000 max per 3 calendar years
Out of province/country emergency coverage	100\$ out of province emergency coverage (30 day trip limit) maximum \$2,000,000 per incident	100\$ out of province emergency coverage (30 day trip limit) maximum \$2,000,000 per incident	100\$ out of province emergency coverage (30 day trip limit) maximum \$2,000,000 per incident

Back Next

Flex enrolment

Total credits	Flex credits	Payroll deductions
\$5,500.00	\$500.00	\$123.45

- Step 1: About me
- Step 2: My life and disability benefits
- Step 3: My health and dental benefits
- Step 4: My spending and saving accounts**
- Step 5: Print forms
- Step 6: Review and enrol

Step 4 of 6: My spending and savings account

[Click here for important information](#)

Choose where to allocate the rest of your Flex credits. Any remaining balance will stay in your Health Spending Account.
 If your coverage was not effective at the start of the calendar year, the actual amount of credits for which you are eligible will be prorated to the number of months remaining in the calendar year.

Account	Flex credit allocated
Health Spending Account	\$5,000.63
Personal spending Account ▲	\$0.00

The Personal Spending Account is a taxable benefit to cover expenses for wellness, professional development and dependent care. All personal spending account claims paid to you by Alberta Blue Cross will be reflected as a taxable benefit on your AHS T4 and will reduce your net pay in the pay period the tax is processed by HBTA. The amount of tax deducted will be proportionate to the dollar value of the claim.

Employee RRSP [▲](#) \$0.00
 If you allocate flex credits to a RRSP and have not completed a RRSP enrolment form with Manulife previously, you must do so within 60 days of this allocation. Your RRSP allocation credits will default to your Health Spending Account if you have not enrolled within the allowed time frame.

To enrol in your RRSP, you must access the Manulife dedicated website at www.manulife.ca/ahs.
 Click on "Join My Plan" and follow the steps to enrol online or with a paper form.
 Enrolling in a RRSP account does not make you automatically enrolled in a TFSA account.
 Deposits to your RRSP will be made on a monthly basis. Your RRSP Beneficiary form is available from Manulife.

Tax Free Savings Account [▲](#) \$0.00
 If you allocate flex credits to a RRSP and have not completed a RRSP enrolment form with Manulife previously, you must do so within 60 days of this allocation. Your RRSP allocation credits will default to your Health Spending Account if you have not enrolled within the allowed time frame.

To enrol in your RRSP, you must access the Manulife dedicated website at www.manulife.ca/ahs.
 Click on "Join My Plan" and follow the steps to enrol online or with a paper form.
 Enrolling in a RRSP account does not make you automatically enrolled in a TFSA account.
 Deposits to your RRSP will be made on a monthly basis. Your RRSP Beneficiary form is available from Manulife.

[Back](#) [Undo changes](#) [Next](#)



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HELPFUL TIP

Please note that if you do not allocate your balance of remaining credits after making your core benefit selections, your remaining credits will be applied to your Health Spending Account.

DESIGNATING BENEFICIARIES

You will then be prompted to print a form to designate your beneficiaries. Click the “Download” button and print the form to fill out and submit to Human Resources.

You will be able to download the form on the “Print forms” screen shown below

The screenshot shows a web browser window displaying the 'Flex enrolment' process. The page header includes the Alberta Blue Cross logo and the HBTA logo. The user is identified as 'Jamie Doe'. The main content area features a blue banner with the text 'Flex enrolment' and a background image of skiers. Below the banner is a progress indicator with six steps: 'Step 1: About me', 'Step 2: My life and disability benefits', 'Step 3: My health and dental benefits', 'Step 4: My spending and savings account', 'Step 5: Print forms' (highlighted), and 'Step 6: Review and enrol'. The 'Print forms' section is titled 'Step 5 of 6: Print forms' and includes a link 'Click here for important information', a text field with the placeholder 'Click here for important information', a green 'Download' button, a grey 'Back' button, and a blue 'Next' button. The footer contains the Blue Cross and Blue Shield logos, a copyright notice for 2023, and links for 'Terms of use' and 'Privacy'.

REVIEW AND SUBMIT YOUR SELECTIONS

Once you have designated your beneficiaries, you will be able to review all of your personal information again, as well as the benefit selections you've made. You will be able to revisit previous screens if you would like to make any changes to your selections or personal information, provided you have not submitted your selections.

When you're satisfied with the selections you've made, click the submit button to complete your enrolment. After you've submitted, you will see a successful submission screen indicating the submission is complete. You will only need to hit the "Submit" button once. After you submit, you will not be able to make changes to your selections until the next enrolment period.

On the screen shown below, you'll be able to review and submit your selections

The screenshot shows a web browser window displaying the 'Flex enrolment' process. The page header includes the Alberta Blue Cross and HBTA logos, and a user profile for 'Jamie Doe' with links for 'Flex help' and 'Member links'. The main content area features a blue banner with the text 'Flex enrolment' and a background image of skiers. Below the banner is a progress indicator with six steps: 'Step 1: About me', 'Step 2: My life and disability benefits', 'Step 3: My health and dental benefits', 'Step 4: My spending and savings account', 'Step 5: Print forms', and 'Step 6: Review and enrol' (which is highlighted). The 'Step 6' section contains a 'Click here for important information' link, dropdown menus for 'About me' and 'My plan', a 'Download summary' button, and 'Back' and 'Submit' buttons. The footer includes the Blue Cross and Blue Shield logos, a copyright notice for 2023 ABC Benefits Corporation, and links for 'Terms of use' and 'Privacy'.

HELPFUL TIP

Please note that if you allocate credits to the Group Savings Plan (RRSP and/or TFSA), you must open a RRSP or a TFSA account with Manulife.

ENROLMENT SUMMARY

You're done! After you have submitted your benefits, you will be able to review all of your selections and download a summary of your selections for future reference. You will get a confirmation email that your selections have been successfully submitted.

You'll see a breakdown of your benefit selections on the "Review enrolment" screen shown below

Flex enrolment

Step 1: **About me**

Step 2: My life and disability benefits

Step 3: My health and dental benefits

Step 4: My spending and savings account

Step 5: Print forms

Step 6: Review and enrol

Step 1 of 6: About me

Is your information up to date?
Please review the details below.

Employment information ▲

Please contact your district HRPD representative to update your employment information if it is not correct

Employment status	Active
Member class	Employee
Division	Company XYZ
Department	
Province of residence	Alberta
Date of hire	Aug 14, 2023
Salary	\$100,997.00
Salary effective date	Aug 14, 2023
Full time equivalency	1.00

Personal information ▲

Please contact your district HRPD representative to update your employment information if it is not correct

First name	Jane
Middle name	S.
Last name	Doe
Date of birth	Apr 13, 1979
Gender	Female
Address	123 45 St NW
City	Edmonton

HELPFUL TIP

If you do not receive a confirmation email, please contact Alberta Blue Cross at 1-800-661-6995 (toll free) between 6 a.m. and 6 p.m. (MT) Monday to Friday.

WE'RE HERE TO HELP

*Let the Flex Benefit Selection Tool do the heavy lifting.
If you have questions, contact Alberta Blue Cross at 1-800-661-6995
(toll free) between 6 a.m. and 6 p.m. (MT) Monday to Friday.*