

Frequently Asked Questions

Is the new psychological coverage in the plan retroactive?

- No, psychological services will increase to \$1,000, effective July 1 minus what you have already used for the 2019 year. Please note any claims incurred prior to July 1, will have the \$500 maximum apply. The \$1,000 maximum is applicable for any claims after July. For example, if you've claimed \$750 in psychological services from January 1 to June 30, 2019, you would have reached the \$500 benefit maximum. After July 1, you will now have an additional \$500 of coverage.

I just paid for new glasses earlier this month. Now that they're covered, can I claim them after July 1?

- No, Sun Life will not accept any claims dated before July 1.

I already hit the maximum of \$1,500 dental for 2019. Will I be reimbursed further?

- Not for any expenses incurred before July 1, but you will be eligible for services from July 1 forward.

My son already has braces but I am still paying monthly. Does the change apply to me?

- Yes, if you are still paying for braces then you can continue to be reimbursed until you hit the new maximum. If you have already hit the yearly maximum of \$1,000 you will have to wait for 2020 expenses before you will be reimbursed.

Does the \$500 for paramedical reset on July 1 for another \$500 this year if I've already used it up?

- No, the available funds for 2019 remain capped at \$500 for all paramedical services combined (excluding psychological services).
- Employees can separately claim up to \$1,000 for psychological services in 2019.

How much coverage do I have between July 1 and Sept. 1 if I don't enrol until Sept. 15?

- Your current coverage will remain in place until you sign up for something different.

What happens to my HSA balance?

- Your current balance doesn't change until January 1, and any unused 2019 balances will carry forward for one more year. You will have the personal spending account (PSA) option for the 2020 funds, which will be added on January 1, 2020. Deadlines will continue to be every two years whether you have an HSA, a PSA or both.

How does this affect year-end deadlines?

- You will choose whether you want to put some or all of your HSA into a PSA in October and more information will be sent at that time. This change does not affect any of the year-end deadlines. You will still have two years to use up all balances in your HSA (PSA). Every October you will get to make the choice for the next year's allotment. If you do not make a selection within the timelines, the default will be the same choice as the previous year.
- This fall, if you choose to do nothing during the enrollment period you will continue with 100 per cent HSA.

How is the PSA different from the HSA?

- Employees receive an HSA allotment per year that can be directed entirely to one of the two accounts or split between them. Funds not used in one plan year can be rolled over to the next year only.
- You can submit the costs of your premiums for extended health and dental benefits for reimbursement if you have funds available in your health spending account. Your HSA is not a taxable benefit.
- You can submit receipts and be reimbursed for many health-related goods and services, such as personal trainers, fitness equipment or clothing, yoga classes, and more. You can also use your PSA to pay your premiums for long-term disability or optional life insurance. It is a taxable benefit.
- Full details of your PSA options will be available in the fall.

I am currently on General Illness (short-term disability) or long-term disability. How do the changes affect my claim?

- The changes to short-term disability and long-term disability will not affect anyone currently on illness leave. All of the current plans remain in place for you until you return to work.
- Anyone whose date of disability occurs after July 1 will fall under the new plan.

What is the cost of purchasing more optional life insurance and accidental death and dismemberment (AD&D)?

- The cost of optional life insurance is based on your age, gender and smoking status. For a complete rate chart see Optional Life Insurance link.
- The optional AD&D coverage has both family and single options. For more information on coverage and rates, see Voluntary Accident Insurance Information.
- If interested in AD&D coverage fill in the form on the above link and return it to HR in E231.

Why aren't faculty covered under the new plan?

- A couple of the elements of the new plan conflict with provisions in the MRFA Collective Agreement and will therefore be addressed through negotiations.

I opted out of group coverage because of my spouse's benefits. Can I opt in to just the HSA or PSA?

- All employees have an HSA/PSA regardless of their health and dental coverage. You do not need to opt in as it is automatically provided to you. This will not change under the new plan.