

# Group Benefits Summary Booklet

2018

Full-Time

IAFF  
members

All documents in this booklet can be found 'full-sized' on the County's employee intranet, The Insider.

 STRATHCONA  
COUNTY



# Benefits-at-a-Glance

Full-time Strathcona County employees under the IAFF collective agreement

	Value	Mandatory or Optional	Benefit commences	Insider Reference Links (County's intranet)	Cost-share
Basic Life Insurance	3 x annual base salary rounded up to next \$1K Max: \$1,000,000	Mandatory	Date of hire	<a href="#">See Great-West Life policy</a>	80% County paid
Basic Accidental Death & Dismemberment (AD&D)	2 x annual base salary rounded up to next \$1K Max: \$500,000			<a href="#">See SSQ Mandatory AD&amp;D policy</a>	80% County paid
Long Term Disability (LTD) <small>*not applicable to non-permanent assignments</small>	66.7% of first \$3,000 of monthly insurable earnings +; 55.0% of next \$3,000 of monthly insurable earnings +; 50.0% of balance of monthly insurable earnings; to a maximum of \$10,000 / month Non-taxable - 120 day elimination period			<a href="#">See Great-West Life policy</a>	100% employee paid
Supplemental Vol. AD&D	\$350,000 (single or family)			<a href="#">See SSQ Voluntary AD&amp;D policy</a>	100% County paid
Extended Health Care	See Alberta Blue Cross Benefit Summary	Optional		<a href="#">See ABC Summary – IAFF</a>	80% County Paid
Dental Health Care				<a href="#">See ABC Booklet - IAFF</a>	80% County paid
Voluntary AD&D (single or family)	You choose, Min: \$10,000 – Max: \$500,000 No evidence of insurability required	Optional	The day after correctly completed paperwork is received by Benefits staff	<a href="#">See SSQ Voluntary AD&amp;D policy</a>	100% employee paid
Optional Life Insurance (employee and/or spouse)	You choose, Min: \$25,000 – Max: \$500,000 Evidence of insurability is required			When approved by Great-West Life Assurance	
Local Authorities Pension Plan (LAPP) <small>*n/a for non-permanent assignments</small>	Priceless! (retirement income)	Mandatory	After 12 months service, or date of hire if currently an LAPP member	<a href="#">See AB Pensions Services - LAPP</a>	Cost-shared, see LAPP-at-a-Glance
Wellness Spending Account (WSA) <small>*n/a for non-permanent assignments</small>	\$300 annually (taxable)		After 12 months service	<a href="#">See Benefit FastFacts – Spending Accounts</a>	100% County paid
Employee & Family Assistance Program (EFAP)	Confidential, no-cost support for coping with some of life's challenges.	Mandatory	Date of hire	<a href="#">Shepell fgi Employee &amp; Family Assistance Program</a>	100% County paid

2017 01 01 (reviewed & links tested)

\*See June 2013 Memorandum of Agreement regarding non-permanent assignments. The MoA does not apply to permanent assignment employees who are seconded to temporary assignments.

Benefits end at age 65 or end of eligible employment, whichever comes first. See [Termination of Benefits on Leaving](#).

## A bare-bones, simplistic explanation of the Local Authorities Pension Plan

### DEFINITIONS

LAPP	Local Authorities Pension Plan
YMPE	Year's Maximum Pensionable Earnings – set by Canada Revenue (i.e. 2017 = \$55,300)
Salary Cap	You can contribute to a LAPP on pensionable earnings up to the salary cap for that year (i.e. 2017 = \$162,312)

LAPP is a [defined benefit](#) pension plan. This means that the formula to determine the amount of monthly pension you will receive is defined.

The definition takes two primary factors into consideration:

1. The number of years of full-time equivalency you paid into the pension plan, and
2. Your highest five consecutive years' of salary during the time you paid into the plan.

There are two secondary factors:

1. At what age you retire
2. Whether or not you have a pension partner at the time you retire

There are also tertiary factors, dependent on choices you will have at time of retirement. These will be discussed further at time of retirement.

While there really is no such thing as a 100% guaranteed pension plan; a large, multi-employer, defined benefit plan is generally recognized as being the closest thing there is to a 100% guaranteed plan; especially if it is a public service plan.

Once you start drawing your pension, your monthly pension continues for the rest of your life... even if you live to be 125 years old! If you have a pension partner at the time you start drawing your pension, and you die before your pension partner; it will continue for the life of your partner (providing your partner did not waive rights to your pension at the time of your retirement).

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For permanent County and Library employees working 14 to 29.9 hours per week, membership is optional.

For permanent County and Library employees working 30 or more hours per week, membership is mandatory, unless excluded by plan rules.

Search for [LAPP Guidelines](#) on The Insider for the plan rules.

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Both the employee and the employer contribute to LAPP on every pay period. The pension contribution rate is set by the pension plan, with the employer currently paying 1% more than the employee. It is a 2-step calculation; as there is one rate for earnings under the YMPE (averaged per pay period), and a higher rate for earnings over the YMPE. These rates are blended so that you only see one deduction on your pay stub. There is also a salary cap. Neither you nor your employer contribute on earnings over the salary cap.

Search for [Premiums & Related Info](#) on The Insider for current contribution rates.

### Lots more info!

See the Pension Plans category under [Benefit FastFacts](#)

See the Pension Plans link on the [Benefits home page](#) on The Insider

See the LAPP website at [www.lapp.ab.ca](http://www.lapp.ab.ca)

This BFF is intended as a general, simplistic summary of LAPP. In itself, it carries no legal authority. For the details please see the LAPP website.

Summary Only – see your booklets for details

Benefit Year January – December

### Drugs

Prescription drugs	<ul style="list-style-type: none"> <li>For drugs covered as per the current Alberta Blue Cross Drug Benefit List</li> <li>100% coverage; direct bill – least cost alternative</li> </ul>
Contraceptive products	<ul style="list-style-type: none"> <li>Oral contraceptives and Intrauterine devices and diaphragms containing an active drug ingredient</li> </ul>
Smoking cessation products	<ul style="list-style-type: none"> <li>Covered up to \$400 maximum per person per lifetime</li> </ul>
Vaccines	<ul style="list-style-type: none"> <li>Covered</li> </ul>
Allergy Serums	<ul style="list-style-type: none"> <li>Covered</li> </ul>
Sexual dysfunction products	<ul style="list-style-type: none"> <li>Excluded, not covered</li> </ul>
Weight loss products	<ul style="list-style-type: none"> <li>Excluded, not covered</li> </ul>
Fertility products	<ul style="list-style-type: none"> <li>Excluded, not covered</li> </ul>
Aerochambers	<ul style="list-style-type: none"> <li>Excluded, not covered</li> </ul>

### Diabetic Products

Supplies	<ul style="list-style-type: none"> <li>100% included; direct bill</li> <li>Bloodletting lancet, lancing devices, blood glucose test strips, urine test strips, insulin syringes, insulin pen needles, blood ketone test</li> </ul>
Glucose Monitoring Transmitter Insulin Infusion Pump	<ul style="list-style-type: none"> <li>Covered eligible expenses for the rental and/or purchase (at the discretion of Alberta Blue Cross) and repair.</li> <li>Physician's written order required.</li> </ul>

### Hospital Services

Hospital	<ul style="list-style-type: none"> <li>100% coverage; semi-private; direct bill</li> </ul>
Auxiliary Hospital	<ul style="list-style-type: none"> <li>100% coverage up to \$1,000 maximum per person per benefit year</li> </ul>

### Health Services

Ambulance Services	<ul style="list-style-type: none"> <li>Covered (ground &amp; air services)</li> </ul>
Accidental Dental	<ul style="list-style-type: none"> <li>Covered up to \$2,000 per person per accident for repair, extraction and/or replacement of natural teeth</li> </ul>
Appliances	<ul style="list-style-type: none"> <li>Prosthetics <ul style="list-style-type: none"> <li>Covered at 100%; conventional artificial limbs and eyes and repairs; physician's written order required (excludes myoelectric controlled prosthesis)</li> </ul> </li> <li>Mastectomy Bra <ul style="list-style-type: none"> <li>Covered; including supporting brassiere</li> </ul> </li> <li>Braces <ul style="list-style-type: none"> <li>Covered; eligible expenses for custom fitted braces which incorporate a rigid support of metal or plastic and repairs; physician's written order required</li> </ul> </li> </ul>
Medical Supplies	<ul style="list-style-type: none"> <li>Hospital Beds <ul style="list-style-type: none"> <li>Covered eligible expenses for the rental and/or purchase (at the discretion of Alberta Blue Cross) and repair. Physician's written order required.</li> </ul> </li> <li>Dental Sleep Apnea Appliance <ul style="list-style-type: none"> <li>Hospital Beds \$1,850 per lifetime maximum per participant.</li> </ul> </li> <li>Breathing Monitor (CPAP) <ul style="list-style-type: none"> <li>For a full list of medical supplies covered, please refer to your benefit booklet.</li> </ul> </li> <li>Blood Pressure Monitor</li> <li>Blood Testing Monitor</li> </ul>
Medical Aids	<ul style="list-style-type: none"> <li>Casts, Canes, Crutches, Cervical Collars, Splints, Trusses, Traction Kits, Walkers <ul style="list-style-type: none"> <li>Covered; physician's written order required</li> </ul> </li> <li>Stump Socks <ul style="list-style-type: none"> <li>6 pair per person per benefit year; physician's written order required</li> </ul> </li> <li>Surgical Stockings <ul style="list-style-type: none"> <li>2 pair per person per benefit year; physician's written order required</li> </ul> </li> </ul>

Ileostomy, Colostomy, Urinary Catheters and Supplies	<ul style="list-style-type: none"> <li>\$1,200 per person per benefit year</li> </ul>	
Wigs & Hairpieces	<ul style="list-style-type: none"> <li>Covered to a maximum of \$250 per lifetime</li> <li>Physician's written order required</li> <li>Required as a result of medical treatment</li> </ul>	
Home Nursing	<ul style="list-style-type: none"> <li>Covered up to a \$10,000 maximum per person per 3 years</li> <li>Physician's written order required</li> </ul>	
Respirator Equipment & Supplies	<ul style="list-style-type: none"> <li>Covered for rental and/or purchase; physician's written order required</li> <li>Physician's written order not required for supplies</li> </ul>	
Oxygen & Equipment	<ul style="list-style-type: none"> <li>Covered for rental and/or purchase; physician's written order required</li> <li>Physician's written order not required for supplies</li> </ul>	
Paramedical Practitioners	<ul style="list-style-type: none"> <li>Acupuncturists</li> <li>Chiropractor</li> <li>Naturopath</li> <li>Massage therapy</li> <li>Podiatrist/chiropracist</li> <li>Physiotherapy</li> <li>Psychologist</li> </ul>	<ul style="list-style-type: none"> <li>\$500 per person per calendar year</li> <li>\$500 per person per calendar year</li> <li>\$20 per visit to maximum of \$200 per family per calendar year</li> <li>\$500 per person per calendar year</li> <li>\$500 per person per calendar year</li> <li>\$500 per person per calendar year</li> <li>\$80/ 1 hour session; \$100/ 1.5 hour session; \$120/ 2.0 hour session; \$1,000 maximum per person per calendar year.</li> </ul>
Foot Orthotics	<ul style="list-style-type: none"> <li>Custom made; covered up to 2 pairs per person per calendar year</li> </ul>	
Orthopedic Shoes	<ul style="list-style-type: none"> <li>Covered up to one pair per benefit year</li> <li>Custom made orthopedic shoes or a modified stock item (orthopedic shoes)</li> <li>Physician's written order required, please refer to booklets for details</li> </ul>	
Cataract Surgery: Eye Glasses Vision	<ul style="list-style-type: none"> <li>Included; initial pair of eye glasses or contact lenses covered following cataract surgery. To submit claim, please contact your benefit team.</li> <li>Excluded, not covered.</li> </ul>	
<b>Out of Province Emergency Travel</b>		
Coverage	<ul style="list-style-type: none"> <li>100%; \$5 million (Cnd funds) per participant per incident</li> </ul>	
Period	<ul style="list-style-type: none"> <li>90 days</li> </ul>	
<b>Dental Services</b>		
Fee Guide	<ul style="list-style-type: none"> <li>Current Usual &amp; Customary Fee Guide</li> </ul>	
Pre-Authorization Amount	<ul style="list-style-type: none"> <li>Services at \$1,000 and over must be pre approved prior to being incurred</li> </ul>	
Definition - Adult	<ul style="list-style-type: none"> <li>Participants 18 years of age and older</li> </ul>	
Definition - Child	<ul style="list-style-type: none"> <li>Participants under 18 years of age</li> </ul>	
Basic	<ul style="list-style-type: none"> <li>Coverage</li> <li>Maximum</li> <li>Recall Services</li> </ul>	<ul style="list-style-type: none"> <li>100% reimbursement</li> <li>\$2000 combined maximum per person per benefit year (basic &amp; extensive combined)</li> <li>Exam, polishing, scaling, fluoride; covered; once in 6 months</li> </ul>
Extensive	<ul style="list-style-type: none"> <li>Coverage</li> <li>Maximum</li> </ul>	<ul style="list-style-type: none"> <li>50% reimbursement</li> <li>\$2000 combined maximum per person per benefit year (basic &amp; extensive combined)</li> <li>Dentures, crowns, bridges, major restorative, etc.</li> </ul>
Orthodontics	<ul style="list-style-type: none"> <li>Coverage</li> <li>Maximum</li> </ul>	<ul style="list-style-type: none"> <li>50% reimbursement; for child and adult</li> <li>\$2000 maximum per person per lifetime</li> </ul>

# Strathcona County Employee Benefits

This is a brief synopsis for general information only. In the event there is a discrepancy between this document and the policy, the policy shall supersede.

## **Basic** Accidental Death & Dismemberment Insurance (AD&D)

Summary of Benefits – effective April 1, 2012

**Mandatory** – cost-shared with the County

SSQ Life Insurance Inc.

Policy # 9310047

### Specific Loss Accident Indemnity

Principal Sum under age 65 = 2 times annual salary, rounded up to next thousand, to a maximum of \$500,000

Principal Sum ages 65 to 69 = 1 times annual salary, rounded up to next thousand, to a maximum of \$250,000

Loss of:	Indemnity
Life	Principal sum
Entire sight of both eyes	Principal sum
Speech & hearing in both ears	Principal sum
One hand AND the entire sight of one eye	Principal sum
One foot AND the entire sight of one eye	Principal sum
Entire sight of one eye	3/4 of principal sum
Speech	3/4 of principal sum
Hearing in both ears	3/4 of principal sum
Hearing in one ear	2/5 of principal sum
All toes on one foot	1/3 of principal sum

Loss or Loss of Use of:	Indemnity
Both hands	Principal sum
Both feet	Principal sum
One hand AND one foot	Principal sum
One arm	Principal sum
One leg	Principal sum
One hand	3/4 of principal sum
One foot	3/4 of principal sum
Thumb AND index finger of one hand, or at least four fingers of one hand	2/5 of principal sum

Permanent Paralysis:	Indemnity
Quadriplegia	2 times principal sum
Paraplegia	2 times principal sum
Hemiplegia	2 times principal sum

Specifics of coverage are detailed in the Employee Booklet which will be available and posted on the Insider shortly. This will include details on the other included benefits as follows:

Repatriation benefit  
Workplace modification benefit  
Identification benefit  
Comatose benefit  
Contagious disease benefit

Education benefit  
Occupational training benefit  
Seat belt benefit  
Aircraft passenger coverage  
Waiver of premium

Day care benefit  
Permanent total disability indemnity  
Home/car modification benefit  
Exposure & disappearance coverage

Rehabilitation benefit  
Family transportation benefit  
Hospital indemnity  
Conversion privileges

### Employees covered by the IAFF Collective Agreement

In addition to your basic coverage of two times your annual salary, as per your Collective Agreement, you will have an additional \$350,000 Policy # 9310048 AD&D coverage which is **fully paid by the County**. This coverage will be single or family as applicable per employee.

If you have:

- an eligible spouse and eligible, dependent children - your spouse will be covered for \$140,000 and each eligible, dependent child will be covered for \$25,000
- an eligible spouse but no eligible, dependent children - your eligible spouse will be covered for \$175,000
- eligible, dependent children, but no eligible spouse - each eligible child will be covered for \$50,000

# Strathcona County Employee Benefits

This is a brief synopsis for general information only. In the event there is a discrepancy between this document and the policy, the policy shall supersede.

## **Voluntary** Accidental Death & Dismemberment Insurance (AD&D)

### Summary of Benefits – effective April 1, 2012

Applicable to all benefit-eligible employees – **optional** – you choose whether or not to enroll – 100% paid by the employee

SSQ Life Insurance Inc.

Policy # 9310048

### Specific Loss Accident Indemnity

Employee principal sum = the amount you choose, in increments of \$10,000 to a maximum of \$500,000

Family coverage: spouse principal sum = 50% of employee's principal & each eligible dependent child = 25% of employee's principal

Loss of:	Indemnity
Life	Principal sum
Entire sight of both eyes	Principal sum
Speech & hearing in both ears	Principal sum
One hand AND the entire sight of one eye	Principal sum
One foot AND the entire sight of one eye	Principal sum
Entire sight of one eye	3/4 of principal sum
Speech	3/4 of principal sum
Hearing in both ears	3/4 of principal sum
Hearing in one ear	2/5 of principal sum
All toes on one foot	1/3 of principal sum

Loss or Loss of Use of:	Indemnity
Both hands	Principal sum
Both feet	Principal sum
One hand AND one foot	Principal sum
One arm	Principal sum
One leg	Principal sum
One hand	3/4 of principal sum
One foot	3/4 of principal sum
Thumb AND index finger of one hand, or at least four fingers of one hand	2/5 of principal sum

Permanent Paralysis:	Indemnity
Quadriplegia	2 times principal sum
Paraplegia	2 times principal sum
Hemiplegia	2 times principal sum

Specifics of coverage are detailed in the Employee Booklet which will be available and posted on the Insider shortly. This will include details on the other included benefits as follows:

Repatriation benefit  
Workplace modification benefit  
Identification benefit  
Comatose benefit  
Enhanced Child Benefit

Education benefit  
Occupational training benefit  
Seat belt benefit  
Aircraft passenger coverage  
Contagious disease benefit

Day care benefit  
Permanent total disability indemnity  
Home/car modification benefit  
Exposure & disappearance coverage  
Waiver of premium

Rehabilitation benefit  
Family transportation benefit  
Hospital indemnity  
Conversion privileges

You may choose either Single or Family coverage and you choose your amount of coverage (in a multiple of **\$10,000**), up to a maximum of \$500,000. If you choose family coverage, your eligible spouse is automatically covered at 50% of your principal amount and each eligible dependent child is covered at 25% of your principal.

**Premiums for single coverage are \$0.018 per month per \$1,000 of principal**

**Premiums for family coverage are \$0.03 per month per \$1,000 of principal**

Some examples of monthly premiums	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
Monthly premium for <b>SINGLE</b> coverage	1.80	3.60	5.40	7.20	9.00
Monthly premium for <b>FAMILY</b> coverage	3.00	6.00	9.00	12.00	15.00

# Benefit *FastFacts*

Employees under the IAFF Collective Agreement  
**LONG TERM DISABILITY (LTD)**



This BFF is intended as a general summary of your LTD plan. In itself, it carries no legal authority. For the details and legal authority, see the [Great-West Life Policy #165271-1](#) posted on the Insider.

## Eligibility

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### Permanent Staff

Permanent members are eligible for LTD coverage on date of hire into the eligible position. Coverage ends 120 days before your 65<sup>th</sup> birthday or on the permanent or temporary termination of eligible employment, whichever comes first.

## Elimination Period

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After 120 consecutive calendar days of absence from a disability (or 120 cumulative days providing you have not returned to work for more than 3 consecutive weeks), you may be eligible for LTD benefits.

If you have sufficient illness credits remaining, and have provided acceptable medical certificates, you may be eligible to receive illness pay during the elimination period.

Employees who do not have sufficient illness credits to carry them through the elimination period will be considered to be on a leave without pay or benefits and will have the option of applying for Employment Insurance Sick Benefits.

## Application Process

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If we have not received medical clearance to return you to work by the 45<sup>th</sup> calendar day of absence (or strong evidence that clearance will be received shortly), you will be requested to complete the LTD application process. Failure to complete the process within 14 days may result in a period of time with no pay.

## Pre-Existing Conditions

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If you become disabled during your first year of LTD coverage, Great-West may seek to determine if your disability is the result of a pre-existing condition. Refer to the General Limitations of the policy for further details. [General Limitations can be found on page D-LTD 16 of your Great-West policy.](#)

## LTD Benefit Level

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If you are approved for normal LTD benefits, your benefit is a 3-step calculation, based on your LTD insurable earnings, which includes your monthly base salary on date of disability, plus:

- service pay
- an average of the preceding 12 months overtime
- an average of the preceding 12 months shift premium
- an average of the preceding 12 months statutory holiday pay

From the above, you will receive:

- 66.7% on 1st \$3,000 of LTD insurable earnings
- 55.0% on next \$3,000 of LTD insurable earnings
- 50.0% on balance of LTD insurable earnings

Because you pay 100% of the LTD premium, your LTD benefit is non-taxable.



## Benefits

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See the [BFF LTD – Benefits While on LTD - IAFF](#) on the Insider.

## Duration of Claim

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In extremely simplified, non-technical language, if you meet the criteria for being disabled from:

- your regular occupation – you may be in receipt of LTD benefits for up to 24 months.
- all occupations – you may be in receipt of LTD benefits up to age 65.

Refer to policy for true wording, commencing on pages [D-LTD 1 and 2](#).

## Return-to-Work Programs

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In partnership with your LTD Case Manager; the County's Disability Management; your supervisor; and yourself; a return-to-work program may be developed. The first objective of a return-to-work program is to safely and successfully return you to your position. The program may include modified hours or duties or reconditioning activities. You are expected to actively take part in the program developed.

You will receive pay from the County for hours worked, but only 50% of that amount will be deducted from your LTD benefit for that month, providing this does not put you over 100% of your take-home pay based on your insurable earnings. This means you will have higher income while participating in a return-to-work program than you received while only on LTD. [See page D-LTD 9 of the policy.](#)

## Reoccurrence

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If within 6 months of your disability ending, you are once again disabled from the same condition, you may request to have your claim re-opened as a reoccurrence.

## Right to Appeal

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If you have applied for LTD benefits and have been denied, your denial notice from Great-West will outline the process should you wish to appeal.

# Benefit *FastFacts*

Wellness Spending Account (January 1, 2017)

## WHO QUALIFIES?



Classified  
employees

AUPE  
members

IAFF  
members

Library  
employees

Elected  
officials

### Employees working under the IAFF Collective Agreement

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#### Permanent assignment, full-time employees – employment status 1

Employee receives a \$300 WSA allotment after 12 months' continuous employment in the position.

### Employees working under the AUPE Collective Agreement

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#### Permanent full-time – employment status 1

Employee receives a \$300 WSA allotment after 12 months' continuous employment in the position.

#### Temporary full-time, replacing an employee on Long Term Disability – employment status 4

Employee receives a \$300 WSA allotment after 12 months' continuous employment in the position.

#### Temporary full-time, other – employment status 3 or 5

Employee receives a \$300 WSA allotment after 12 months' continuous employment in the position.

### Classified (non-unionized) & Library employees and Elected Officials

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#### Permanent or Temporary, full or part-time – employment status F, P or T

Employee will receive a [Flex Spending Account](#) on the first day of the month following the date of hire. Employee may choose to have; a) all of their allotment deposited to the WSA; b) all of their allotment deposited to their Health Spending Account (HSA); or, a split between the two accounts. The annual amount for the Flex account is \$500. For the first year of eligibility, the amount is pro-rated, based on date of benefit-eligibility. For example, if benefits commence on October 1, allotment for that year will be \$125.

#### Hourly – employment status H

Based on hours worked in the preceding reporting year, Hourly employees may be eligible for a [Flex Spending Account](#).

### Questions?

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For questions regarding WSA allotments, please contact [Benefits@strathcona.ca](mailto:Benefits@strathcona.ca).

For questions regarding your existing WSA, please contact AB Blue Cross at 780-498-8000.

Eligible employees will receive a new allotment on January 1 of each year.

# Benefit FastFacts

Wellness Spending Account

## What Is It? Who do I Claim?



[Classified employees](#)

[AUPE members](#)

[IAFF members](#)

[Library employees](#)

[Elected officials](#)

The Wellness Spending Account (WSA) is a **TAXABLE** spending account which can be used for reimbursement of eligible expenses which fall into several categories focusing on wellness, learning and fitness. Learn more about the categories by clicking on the owl →



'Taxable' means you **WILL** pay income tax on these reimbursements; as opposed to the Health Spending Account, which is non-taxable.

These expenses must be for items/services for the **employee's personal use only**. They cannot be used for family members' expenses or to purchase something for anyone else.

Credits can only be used for expenses incurred during the calendar year. (From date of eligibility forward for new hires.) In other words, you cannot claim for expenses from last year or from before your effective date. Any unused credits will be carried forward for ONE additional year only. They must remain in the WSA. Carry-forwards credits cannot be transferred to the Health Spending Account. If they are not spent by the end of the 2nd year – they are forfeited (lost). These are Canada Revenue Agency rules in order for the Health Spending Account to be non-taxable.

Learn who is eligible for the Wellness Spending Account by clicking [HERE](#).

As of January 1, 2017, Wellness claims are administered and reimbursed by [Alberta Blue Cross](#). Take advantage of the benefits by signing up for your [secure online account](#) and setting yourself up for [automatic bank deposit](#) once you're online!

- 1) [View your balances online 24/7](#), including any carry forward from the previous year (2016 carry-forward will not be available for viewing until early February)
- 2) Scheduled processing and dedicated call center (780-498-8000) to answer your questions
- 3) Direct deposit to your bank account (view deposit schedule by logging in to your secure online account)
- 4) As of **April 1, 2017** – (for those signed-up for direct deposit with Blue Cross) – claims will be paid within 3 business days of approval!
- 5) Not signed-up for direct deposit? Hard copy cheques are run once per month (view [monthly](#) deposit schedule by logging in to your secure online account)
- 6) T4As (income tax slip) produced by Alberta Blue Cross and mailed directly to your home
- 7) You will pay the tax on your claims when you file your income tax, instead of at time of reimbursement

**Submitting WSA claims** – now similar processes for both the WSA and the HSA (for those who have both)

Alberta Blue Cross generic [Wellness Account claim form](#)

**Better** → pre-populated, personalized form available through your [secure online account](#)

**Best!** → submit your claims online

**IMPORTANT REMINDER** You must retain your receipts for any claims submitted online. A percentage of online claims are randomly selected for audit. If you are selected for audit and you cannot provide the original receipt; your claim will be denied and your privileges to submit claims online may be revoked. Revocation of online claims submission will apply to Extended Health, Dental Health, Health Spending Account and Wellness Spending Account.

# Wellness Spending Account categories



## Wellness Spending Account (WSA) product categories

*Examples of eligible and excluded expenses. Please note that neither list is exhaustive.*

### Fitness apparel

#### *Clothing used for fitness activities*

Examples of eligible products or services:

- Dance wear
- Swimsuits
- Yoga wear
- Ski or hiking jackets
- Athletic socks

Excludes:

- Fitness and sports equipment (separate category)
- Athletic footwear (see 'fitness and sports equipment' category)

### Fitness and sports activities

#### *Participation in physical activity that promotes good health*

Examples of eligible products or services:

- Fitness club memberships
- Physical activity fees (such as gym drop-in fees and lift tickets)
- Sports league or team memberships (such as curling or baseball)
- Instruction for physical activities (such as golf lessons)
- Facility fees for eligible activities (such as green fees or skating fees)
- Registration fees for athletics, physical fitness, health and wellness events and sports leagues (such as marathons or triathalons)
- Exercise videos, DVDs, CDs and books for eligible activities

Excludes:

- Equipment purchase or rental (see 'fitness and sports equipment' category)
- Travel related costs
- Facility fees for ineligible activities
- Entertainment or spectator activities
- Hobbies
- Game consoles
- Fishing and hunting licenses

### Fitness and sports equipment

#### *Purchase of fitness and sports equipment that promotes good health*

Examples of eligible products or services:

- Purchase or rental of fitness equipment (such as a treadmill or elliptical)
- Purchase or rental of sports equipment (such as hockey skates, sticks and pads, helmets, golf balls, golf clubs and golf carts)
- Athletic footwear
- Fit Bit devices

Excludes:

- Clothing (see 'fitness apparel' category)
- Weapons and ammunition
- Prescription masks or goggles
- Swimsuits or swim trunks
- Motor boats
- Trampolines
- Pools

### Dental support - effective January 1, 2018

#### *Products that support and improve oral health*

Examples of eligible products or services:

- Manual and electric toothbrushes
- Floss
- Toothpaste
- Denture cleaners and adhesives
- Water flossers
- Mouthwash

Excludes:

- Products or services that are deemed non-taxable expenses as per the Canada Revenue Agency

## Health support

### *Products and services that improve health and well-being*

Examples of eligible products or services:

- Cosmetic procedures
- Health assessments
- Natural health products (such as vitamins and minerals)
- Nutritional counselling
- Nutritional supplements and meal replacements
- Pre-natal classes
- Doula services
- Smoking cessation programs (including smoking cessation CDs)
- Stress management programs
- Weight management program fees
- Non-prescription sunglasses

Excludes:

- Any services performed at a spa or salon
- Food
- Hot tubs or sauna
- Massage chair
- OTC products (such as Advil and Refresh Tears)
- Products or services that are deemed non-taxable per Canada Revenue Agency (CRA)
- Mattress
- Juicers, Magic Bullet, etc.
- Weight scales

## Personal computing and mobile digital devices

### *Products and services for personal computing and digital mobile communication*

Examples of eligible products or services:

- Computers and peripherals (hardware)
- E-readers
- iPod Touch
- iPads or computer tablets
- Internet connection devices and internet services
- Printer or ink cartridges
- Software
- Cell phone and accessories
- GPS (car or hand-held)
- Personal Digital Assistant (PDA) and software
- Service and usage fees

Excludes:

- Games and gaming equipment
- iPods and MP3 players
- Paper and supplies
- Cameras
- Smart TVs

## Personal interest

### *Supporting continuous learning through personal interest courses*

Examples of eligible products or services:

- Art classes and supplies
- Driving instruction
- Photography courses
- Pottery classes and supplies
- Textbooks and required supplies for personal interest courses

Excludes:

- Professional development expenses (see 'professional development' category)
- DVDs

## Professional development

### *Supporting continuous learning and career development*

Examples of eligible products or services:

- Courses, conferences and seminars
- Professional membership fees
- Software and books for professional development courses

Excludes:

- Personal interest courses (see 'personal interest' category)
- Reimbursement for time off
- Related travel



## Still have questions?

Contact Alberta Blue Cross at 780-498-8000 (Edmonton area) or toll free at 1-800-661-6995. Alternatively, you can email us by clicking on the "Contact us" tab, located on every page of our web site ([www.ab.bluecross.ca](http://www.ab.bluecross.ca)).



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# Benefit FastFacts

AUPE or IAFF Members

## Termination of Benefits on Leaving



If your employment with Strathcona County ends or you transfer to a non-benefit-eligible position, your benefits (as applicable to you) end as follows:

### Alberta Blue Cross - Extended Health (EHC), Dental Health (DHC) and Spending Accounts (HSA or WSA)

Coverage for these benefits ends at midnight on your last day of paid employment. You have **90 calendar days** from that date to submit claims for any eligible expenses for those accounts. Claims not **received** by Alberta Blue Cross by the 90 day mark will not be honored. Purchase dates of claims for EHC & DHC must be within the preceding 12 months and HSA or WSA claims must be within the appropriate calendar year. If your benefits are terminating in January, February or March, you also have until March 30 to submit eligible HSA claims for the preceding year.

### Local Authorities Pension Plan (LAPP)

If you have been contributing to LAPP and do not already have a retirement pension application in progress, you will receive a package from Alberta Pensions Services (APS). The package is mailed to your home address and it will contain information on the value of your pension and your options. You may contact [APS](tel:1-877-649-5277) at 1-877-649-5277 for assistance.

For most employees, pension benefits are a very significant part of preparation for a financially secure retirement. If you are considering withdrawing your pension funds, you are **strongly** encouraged to consult an **\*independent** financial planner before doing so. This is especially true if there is any possibility you will commence working for another LAPP member employer in the future; or for an employer whose pension plan has a reciprocal transfer agreement with LAPP. For a list of current LAPP member employers, please see [Active LAPP Employers - Local Authorities Pension Plan](#).

\* an independent financial planner is one who has nothing to gain or lose from your decision and is not selling you investment products

### Life Insurance

Your Group Life Insurance with Strathcona County ends at midnight on your last eligible paid day.

### Accidental Death & Dismemberment Insurance (AD&D)

Your AD&D insurance coverage ends at midnight of your last eligible paid day.

### Long Term Disability Insurance (LTD)

Your LTD insurance coverage ends at midnight of your last eligible paid day.

### Group RRSP

If you have been contributing to the Group RRSP plan, please contact [Capital Estate Planning](tel:780-463-6128) at 780-463-6128.

## What now?

To learn more about options for purchasing personal coverage, see the [Benefit FastFact – Losing Your Benefits?](#)

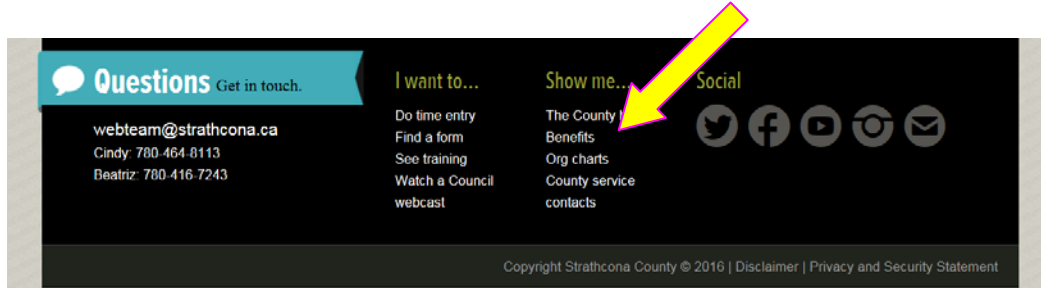
If you are **RETIRING**, see the [Benefit FastFact – Retiree Benefits](#).

# Benefit *FastFacts*

There's Lots More to



This booklet is just a **brief summary** of your benefit plans! The Strathcona County employee intranet – [The Insider](#) – really is the place to be. From The Insider home page... scroll down to the bottom and click on **Benefits** under 'Show me...'



On The Insider you'll find...

- Current [premiums](#) and pension plan contribution rates
- The form to verify your [date of birth](#) for LAPP (or your spouse's date of birth)
- All the [nitty-gritty details](#) of your benefits
- Links to benefit-related [forms](#)
- Links to [external providers](#) & information
- 'Breaking' news via [Benefit NewsFlashes](#)
- And everybody's favorite – the [Benefit FastFacts](#). Think of them as FAQs on steroids. They are one-pagers (well, OK – sometimes two) that address specific questions in more detail. They really will become your [BFFs](#) for getting the facts at any time of day or night.

We encourage you to set [The Insider](#) as your default home page in your browser.

Talk to your supervisor to learn how to access The Insider from a County workstation or... to access [The Insider](#) from a personal computer...

1. go to <https://theinsider.strathcona.ca>
2. login in with your network username and password

If you don't yet have your own network username and password, you can use a shared account named TheInsiderAtHome.



Username = theinsiderathome

Password = the1nsid&r

Shared accounts are also available for Library and RCMP staff.  
Contact [webteam@strathcona.ca](mailto:webteam@strathcona.ca) for more info.

## CONTACTS

Email [Benefits@strathcona.ca](mailto:Benefits@strathcona.ca) for all your benefit related questions!

[Alberta Blue Cross](#) Customer Service 780-498-8000

[Local Authorities Pension Plan](#) 1-877-649-LAPP (5277)