

Enroll in Benefits – Allocating Flexible Spending Account

KEY INFORMATION

- Please review the step by step process outlined below to ensure you successfully allocate your Flexible Spending Account credits through e-People.
- [The Flexible Spending Account \(FSA\) Brochure](#), FAQs ([FSA](#), [Group RRSP](#) and [Group TFSA](#)), and [HR Benefit Standard #16 – Flexible Spending Account](#) are on CompassionNet to ensure you have sufficient information on the FSA options to make an informed decision prior to allocating.
- The opportunity to allocate your Flexible Spending Account credits is within 31 days of becoming benefit eligible. Please ensure you allocate your credits to one or more of the following accounts within 31 days of becoming benefit eligible:
 1. Flex Spending Health – Canada (non-taxable)
 2. Personal Spending Account (taxable)
 3. Group RRSP (taxable) under RBC Account #2546
 4. Group Tax Free Savings Account (taxable) – under RBC Account #18271 (Not applicable to: AUPE Aux – STV, CUPE 408 Medicine Hat, and USW)
- If you choose not to allocate within 31 days of becoming eligible or do not successfully submit your allocation, **100% of your credits will default to your Flex Spending Health – Canada** account. You will not be eligible to reallocate your credits once the credits have defaulted unless you have a printed copy of your successful submissions per category detailing your allocation selections.
- Any credits allocated to the Group RRSP and/or Group TFSA will be divided into equal monthly deposits depending on the number of full months remaining in the calendar year.
- If you allocate credits to the Group RRSP (Group number: 2546) and/or the Group TFSA (Group number: 18271), you must have an active account with The Royal Bank of Canada (RBC). If you do not have an **active account with RBC within 14 days** of the close of the allocation period, your credits will default to your Flex Spending Health – Canada account and will not be eligible for re-allocation. For additional information on the Flex Spending Group RRSP or Group TFSA accounts, please review the FSA Brochure, FAQs or connect with the HR Contact Centre.

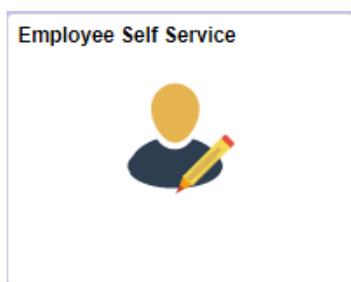
If you terminate employment or transfer to a position no longer eligible for the FSA, you will forfeit any remaining balance of the Group TFSA and/or Group RRSP. In addition, remaining FSA credits balances (Flex Spending & Personal Spending) will also be forfeited if not spent no later than the last day of the calendar month in which you were eligible.

How to Allocate on e-People

It is important to read and follow the instructions below in order to successfully submit your credit allocation.

Note: Using a cell phone, tablet or Mac computer to allocate flex credits is **NOT** recommended as you may experience problems and be unable to finalize your allocation.

1. Sign into e-People :
 - Click on the 'Employee Self Service' tile



- Click on 'Benefits'
- Click on 'Benefits Enrollment'

2. Click "Select" to start allocating

< My Homepage
Employee Self Service

- Employee Self Service
- Personal Information
- Payroll and Compensation
- Benefits
- Life Events
- Benefits Summary
- Beneficiary Information
- Dependent Coverage Summary
- Manage Leave of Absence
- Benefits Enrollment
- Learning and Development
- Personal Development

Benefits Enrollment

After your initial enrollment, the only time you may change your benefit choices is during:

- open enrollment
- when you acquire your first dependent (spouse or child)
- your spouse loses coverage
- when you have a marital status change that alters your dependent (divorce/separation) and this results in a change in coverage (family to single)
- when you want to remove a dependent that is no longer eligible for coverage and this results in a change in coverage (family to single)

Note: Some events may be temporarily closed until you have completed enrollment for a prior event.

To begin your enrollment , click SELECT.

Open Benefit Events

Event Description		Event Date	Event Status	Job Title	
Open Enrollment	i	2022/01/01	Open	Physiotherapist II	<input type="button" value="Select"/>

After you use the Select button, it will take a few seconds for your benefits enrollment information to load.

- The Enrollment Summary page will display your total January 1, 2022 credit amount. Initially, all credits appear under the heading *Flex Spending Health – Canada*, which is your Health Spending Account. These are the credits which you will allocate among the available accounts. The Flex TFSA option is not available for all employee groupings.

Below is a SAMPLE Enrollment Summary Page:

Benefits Enrollment

Open Enrollment

Open enrollment provides an opportunity to allocate your flex credits for the upcoming benefit year.

 [CompassionNET](#)
Should you have further question please contact the HR Contact Centre at 1-877-511-4455.

Enrollment Summary

	Your Allocation	Credits	Before Tax	After Tax	Edit
Flex Spending Health - Canada					
Current: Health Spending HSAA: \$2,750.00					
New: Health Spending HSAA: \$2,750.00	2,750.00				
Flex Spending TFSA					
Current: Waive					
New: Waive					
Flex Spending RRSP					
Current: Waive					
New: Waive					
Flex Spending Personal					
Current: Waive					
New: Waive					

- Click **“Edit”** beside any of the ‘Flex Spending’ accounts.

A new page will open showing your eligible plans, plus the total Annual Entitlement that you can allocate to your Flex Spending plans.

Benefit Enrollment

Annual FSA Allocation Entitlement

 Adjust your allocations for your annual entitlement.

You must not exceed the total amount allocated when you add up your annual pledge amounts for all Flexible Spending Accounts.

Click on the Info icon beside each Flex Spending plan to learn what's covered, what's required by you, and possible tax implications.

Annual Entitlement \$2,750.00

FSA Allocations

	Info	Flex Spending Account	Allocation Amount
1		Flex Spending Health - Canada	<input type="text" value="\$2,750.00"/>
2		Flex Spending TFSA	<input type="text"/>
3		Flex Spending RRSP	<input type="text"/>
4		Flex Spending Personal	<input type="text"/>

[Update and Continue](#)

[Discard Changes](#)

Remaining Amount \$0.00

Note: If you do not allocate 100% of your credits, you will see an error message and will be prompted to correctly allocate your credits.

For more information about each of the accounts available, click on the  button

 Flex Spending Health - Canada

Employees and their dependents can use this account to be reimbursed for medical expenses not covered (either partially or wholly) by their Health and Dental plans or by Alberta Health Care. Reimbursements for these expenses must adhere to the guidelines established by Canada Revenue Agency (CRA) as they are NON-TAXABLE. While eligible, Flex credits must be expensed within the current calendar year plus one additional carry forward calendar year, or the credits will forfeit. Should you no longer be eligible for coverage, you have until the last day of the month of which you became ineligible for benefits to access your credits. Claims must be received by Alberta Blue Cross within 60 days from the last day your credits were eligible.

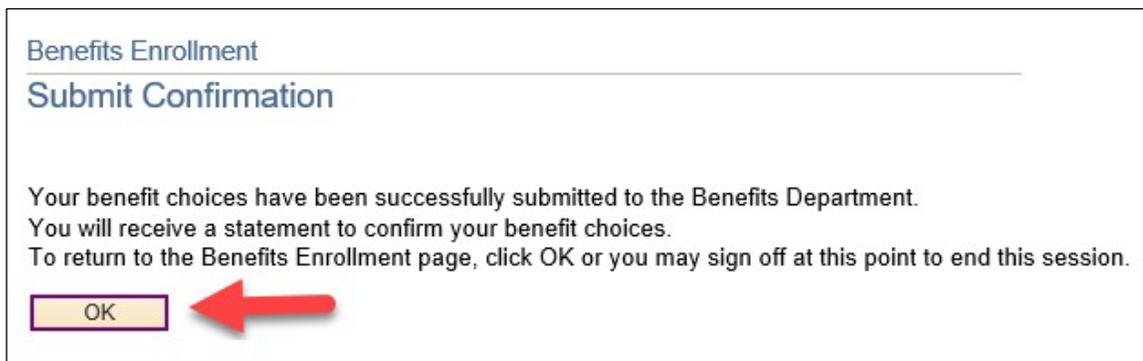
Annual Entitlement \$1,100.00

FSA Allocations

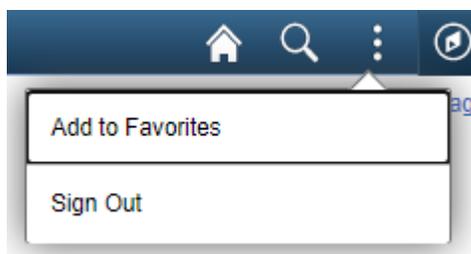
	Info	Flex Spending Account	Allocation Amount
1		Flex Spending Health - Canada	<input type="text" value="\$1,100.00"/>
2		Flex Spending TFSA	<input type="text"/>
3		Flex Spending RRSP	<input type="text"/>
4		Flex Spending Personal	<input type="text"/>

5. Once you have completed allocating your credits, and the remaining amount is showing as \$0.00, click **Update and Continue**.
6. The Enrollment Summary will display your new credit allocations under the Your Allocation column.
7. Click **Save and Continue**.
8. Click **Submit**.

Successful Submission



9. Click **Sign Out** at the top right corner of the screen to end your session.



The morning after a successful submission, you will receive an automated email confirmation to your Covenant Health email address.

You may change your submission as many times as you want, until the end of the allocation period. Your final allocation will be based on your **last** successful submission.

Print a copy of your successful submission or email confirmation for your records.

Default

If you choose not to allocate, or do not successfully submit your allocation, **100% of your credits will default to your Flex Spending Health – Canada** account. You will not be eligible to reallocate your credits once the credits have defaulted *unless* you have a printed copy of your successful submissions per category detailing your allocation selections.

ADDITIONAL SUPPORT & RESOURCES

HR Contact Centre

Phone: 1-877-511-4455

CompassionNet: Employee Centre > My Compensation > My Pay > e-People > [HR Contact Centre Portal](#)

HR Business Support & System Solutions (Manager Services Support)

Phone: 1-844-442-9011

Email: HRBusinessSupport@covenanthealth.ca

e-People Resources Pages

CompassionNet > Employee Centre > My Compensation > My Pay > [e-People](#)