



## GOVERNMENT OF ALBERTA EMPLOYEE REPORT

**MyCHOICE** – for Bargaining Unit Employees

**1<sup>st</sup>choice** – for Management and Non-Union Employees

This document provides 2024 Choice Time open enrollment information for participants in the **MyCHOICE** and **1<sup>st</sup>choice** benefit programs. This includes information on how to prepare and make changes online, important dates and deadlines, and changes to the premium rates effective June 23, 2024. There have been no recent changes to the benefit programs themselves.

### Preparing for Choice Time – Benefit Plan Information

To prepare for Choice Time, review the following benefit handbooks. This information provides an overview of the plans and specific information on each service and product. You should also consider your MyCHOICE Flexible Spending Account (FSA) or your *1<sup>st</sup>choice* Health Spending Account (HSA), when reviewing and making your coverage decisions.

Use the on-line versions for the most current information.

[MyCHOICE benefits handbook](#) for union employees

[1<sup>st</sup>choice benefits handbook](#) for non-union employees

[MyCHOICE Flexible Spending Account Guide](#) for union employees

[1<sup>st</sup>choice Health Spending Account Guide](#) for non-union employees

### Premium Rates

For a summary of current and new premium rates effective June 23, 2024, and information on how the premium rates are determined, please review the MyCHOICE and *1<sup>st</sup>choice* premium rate documents available on the [Choice Time webpage](#).

### Choice Time 2024 – Open Enrollment Period Overview

Choice Time 2024 open enrollment period starts **June 2 at 12:00 a.m. (MT) and ends at midnight (MT) June 21, 2024**. Review your current coverage and make changes electronically through 1GX during this period.

Instructions and timelines are available at the end of this document.

#### Changing Your Coverage

- Before beginning, please review the list of benefit change options allowable during Choice Time in the applicable MyCHOICE or *1<sup>st</sup>choice* benefit handbook (linked above) or on the [Choice Time webpage](#).

**Reminders:**

- If you enroll in **Enhanced Dental** during Choice Time 2024, you cannot decrease your coverage until Choice Time 2026 due to the Dental Plan locked-in provision. **You must pass at least one Choice Time before reducing the Dental coverage from Enhanced to Core.**

- If you want to increase **Life Insurance**, this can be done anytime (you are not bound to the Choice Time Open Enrollment period). You must complete and submit an Evidence of Insurability form to Canada Life, requesting the increased coverage. Once your application has been assessed, you will be informed if the coverage has been approved or denied, or if additional information is required. If/when the coverage is approved, you will receive notice and your coverage will then commence on a go-forward basis. Refer to the benefit handbooks (linked above) for more information on increasing life insurance.
- You will review and edit your benefits coverage directly in 1GX.
- **You must complete your selections by midnight (MT) on June 21, 2024.** The changes that are in your cart (and have been properly submitted) as of midnight (MT) June 21 are the changes that will take effect on June 23, 2024.
- If you did not make changes or did not properly submit your changes in 1GX, your current coverage will remain in place. Your next opportunity to update your benefits is Choice Time 2025 or within 31 days of a recognized life event. Refer to the benefits handbook for options available during a life event.

### **Verify Your Coverage**

- You are responsible to ensure your benefit changes submit successfully and are applied properly by reviewing your benefit information in 1GX. You should also review your paycheque (available **July 4, 2024**) to ensure the benefit premiums reflected match your desired benefit plan selections.
- You must **report any issues and/or errors** to the GoA Time and Benefits Support Line no later than **July 26, 2024** at 780-644-8114 or by email at [goa.timeandbenefits@gov.ab.ca](mailto:goa.timeandbenefits@gov.ab.ca).

### **Coverage for Dependents**

You can add or remove dependents under your benefit plans during the Choice Time open enrollment period.

- When adding a new, eligible dependent, be sure to enroll them in *each* benefit plan that you want them to participate in.
- Please review the eligibility requirements in the benefit handbooks to verify that each of the dependents listed under your benefit plans is eligible.
- Remove any dependents who no longer meet the definition of eligible dependent from each benefit plan.

**Note: You may be required to repay the Benefit Plan Trusts for claims paid for an ineligible dependent.**

### **Benefits Start Date**

Any coverage changes made during the 2024 Choice Time open enrollment period will take effect on **June 23, 2024**. We recommend you wait until you receive your new Alberta Blue Cross identification card before accessing your benefits.

### **Alberta Blue Cross Cards**

If you change your coverage or add/remove a dependent in the Extended Medical, Prescription Drug or Dental plans, you will receive new benefits identification cards from Alberta Blue Cross. If you have previously registered on the ABC member services site (<https://www.ab.bluecross.ca/>), you will receive an email when your new ID cards are ready to be accessed on the member services site. If you have not registered on the ABC member services site, Alberta Blue Cross will mail your new ID cards to you. **Review your Alberta Blue Cross card as soon as you receive it to ensure it accurately reflects the new benefits coverage for yourself and your dependents.**

Employees are encouraged to access member services at: <https://www.ab.bluecross.ca/>. Click on “Sign in” and choose “Plan members” and register or sign in to view your benefit information, claims, print ID cards, and set up direct deposit and paperless statements to streamline the benefit claim process.

## Instructions and Timelines – Mark your Calendars to Set Reminders

### 1. **View Your Benefit Options and Make Your Selections/Changes (June 2 to June 21, 2024)**

All changes to your coverage will be done electronically, through the [1GX system](#).

- **INSTRUCTIONS:** please refer to the **Choice Time Open Enrollment Reference Guide** available on the [Choice Time webpage](#).

***Be sure to also review the benefit handbooks (linked at the top of the document) to understand what benefit change options are allowable during Choice Time.***

The deadline to make changes is **midnight (MT) on June 21, 2024**.

### 2. **Verify Your Changes on Your Benefits Confirmation Statement (June 23 to July 26, 2024)**

You are responsible to check your **Benefits Confirmation Statement** in 1GX to ensure the changes you submitted are correct starting on **June 23, 2024**. Instructions on how to view your Benefit Confirmation Statement are included in the **Choice Time Open Enrollment Reference Guide**, available on the [Choice Time webpage](#).

If the coverage and/or dependents listed on your Benefit Confirmation Statement are not correct, contact the GoA Time and Benefits Support Line immediately at 780-644-8114 or by email at [goa.timeandbenefits@gov.ab.ca](mailto:goa.timeandbenefits@gov.ab.ca).

### 3. **Verify Your Changes on Your Paycheque (July 4 to July 26)**

You are also responsible to review your paycheque and verify that the benefit changes you submitted and the corresponding premium deductions are correct starting on **July 4, 2024** using the following steps:

- Log on to 1GX at <https://1gx.gov.ab.ca/>
- From the home screen, click on the “Paycheques” tile (select Cheque for pay period 14, payroll period June 23, 2024 – July 6, 2024)

If your premiums or selections are not correct, contact the GoA Time and Benefits Support Line immediately at 780-644-8114 or by email at [goa.timeandbenefits@gov.ab.ca](mailto:goa.timeandbenefits@gov.ab.ca).

### 4. **Report Errors (June 23 to July 26)**

You are responsible to report all issues/errors, resulting from the benefit changes you submitted, to the GoA Time and Benefits Support Line no later than **July 26, 2024** at 780-644-8114 or by email at [goa.timeandbenefits@gov.ab.ca](mailto:goa.timeandbenefits@gov.ab.ca).

Failure to report errors/issues by the deadline above may result in your desired changes not being applied.