

This fall, allocate your 2018 Flexible Spending Account (FSA) Credits online!



Your FSA provides Flex Credits (benefit dollars) in an account for you to customize your total benefit package to meet your needs. You can allocate your Flex Credits on Alberta Blue Cross's member site at 9 a.m. Monday, November 20. We encourage you to visit www.ab.bluecross.ca, click "Sign in" and complete the registration process before then.

The Alberta Blue Cross sign-in process has changed

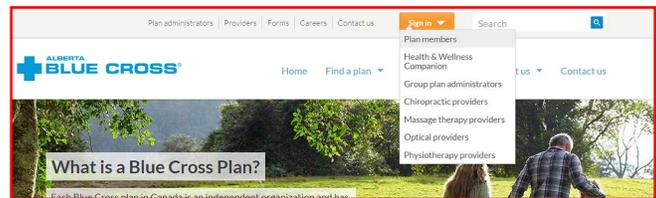
On July 10, 2017, the sign-in process for the Alberta Blue Cross member site was updated and everyone who enters the site after this date is required to complete a short registration process to set up their new login ID and password.

How to create a login ID

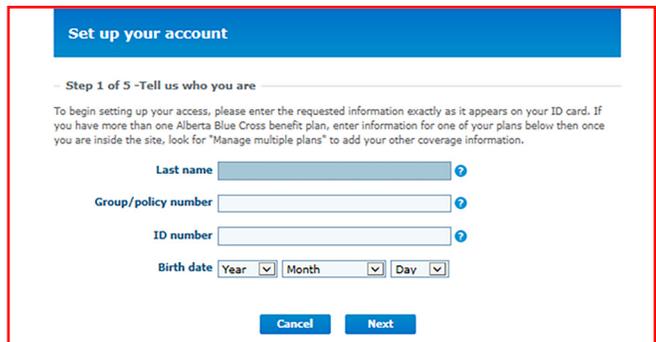
Follow these steps to gain access to the Alberta Blue Cross member site.

1. Visit www.ab.bluecross.ca.
2. Click **Sign in** at the top of the page and choose **Plan members** from the drop-down menu. (If you're using Internet Explorer 10 or below, you'll need to upgrade your browser to access our member site. For instructions on how to do this, please visit www.microsoft.com. Our member site works best with the most recent versions of your Internet Explorer, Firefox and Chrome.)
3. Click **Not registered yet?**.
4. Enter your ID card information (last name, group or policy number and ID number), birth date and valid email address.
5. Create your login ID and password.
6. Choose four security questions and provide answers to them. These will be used to verify your identity if you forget your password or get locked out of your account.
7. To complete your registration, read and agree to the site terms of use. Then you can enter the site.

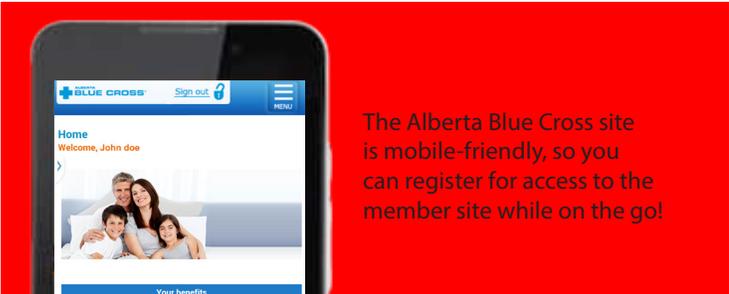
Note: you cannot create a login ID using the Alberta Blue Cross My Benefits app.



Not registered yet?



It's that easy!



Group 35 CSU 52 (only) allocate your Flexible Spending Account (FSA) Credits online



Your FSA provides Flex Credits (benefit dollars) in an account for you to customize your total benefit package to meet your needs. You will see the benefit dollar amount of your 2018 Flex Credits when you sign in to the Alberta Blue Cross member web site from **9 a.m. Monday, November 20 to 4 p.m. Friday, December 8.**

You can allocate credits to one or both options. The minimum allocation amount for either option is \$25.

You can allocate your Flex Credits to the following options:

- Health Care Spending Account (CRA guidelines)
- Taxable Cash Payment (taxed through payroll)

You must allocate your Flex Credits online by 4 p.m. Friday, December 8. You may change your allocation amounts as often as you'd like between November 20 and December 8.

If you do not allocate your 2018 Flex Credits by the close of the allocation period, they will default to your Taxable Cash Payment. You cannot change your Flex Credit allocation after the close of the allocation period.

Flex Credits allocated to the Health Care Spending Account (HCSA) that are not used in the year they are allocated automatically carry forward in the same account for one year. If the carry-forward credits are not used by the end of the carry-forward year, they will be forfeited.

Taxable Cash Payment is used to have your Flex Credits paid out to you less income and payroll taxes on the second payday of the year.

How do I allocate my credits?

To enjoy the convenience of online Flex Credit allocation, please visit the Alberta Blue Cross member web site at **www.ab.bluecross.ca** and choose "Sign in" from the drop-down menu.

If you haven't already registered, please click on "Not registered yet" and follow the instructions. If you have already registered, please sign in to the site with your password and ID information. Once you have signed in, click on the "Allocate your credits" button in "Your messages" on the right-hand side of the screen. Then follow the steps below.

1

Please indicate how you wish to allocate your credits for 2018 on this screen.

Note: your Flex Credit allocation amount will not appear before 9 a.m. Monday, November 20.

You must complete the page and submit your choice by 4 p.m. Friday, December 8 **or all of your Flex Credits will default to your Taxable Cash Payment and will not be eligible for reallocation.**

Please print a copy of your selection for your records by 4 p.m. Friday, December 8.

2

Make sure you review the amounts you allocated on the summary page.

When you are finished allocating your Flex Credits, you must select the "Submit" button or your selection will not be processed.

3

Confirmation page. Print this page.

If you have difficulties obtaining access to the site, please contact Alberta Blue Cross Customer Services at 780-498-8000 (Edmonton) or toll free at 1-800-661-6995. Our office hours are 8:30 a.m. to 5 p.m. M.T. Monday to Friday.



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