

FlexSave™

# Administrator Guide



**HUB**



# Managing Your Plan

## Online Access

You will have received a username and password for our online portal. Through that you can perform the tasks necessary to maintain your plan including:

- Add and remove employees
- Run statements showing claims activity and available balances
- Access any forms that you may need
- Change contact information
- Contact HUB about your plan

We are always here to help. You can reach us by phone or email at 1-800-561-2405 Ext 2 or [Flexsave@hubfinancial.com](mailto:Flexsave@hubfinancial.com)

## Funding Your Account

You may choose how you deposit funds to your FlexSave™ Account and may change to another method at any time. Your employees' claims will not be reimbursed until funding is in place so while not required, we recommend pre-funding your account as that will ensure that claims are reimbursed in a timely fashion. If your account needs funding to satisfy claims, we will inform you by email and post an alert to your online employer portal.

## How to Deposit Funds into a FlexSave™ Account

There are several methods of depositing funds in to the FlexSave™ Account for payment of current or future claims. Claims can be funded by:

- Regularly scheduled monthly contribution – pre-authorized deposits may be established to automatically withdraw funds from your bank account and deposit into your FlexSave™ Account each month.
- Periodic deposit through internet banking – you can transfer funds into your FlexSave™ Account through the online banking facility at your financial institution. We are set up with all major Canadian banks and most credit unions. Simply add HUB FINANCIAL Inc. as a payee on your account and deposit directly into your plan when funds are needed.
- Mail a cheque to HUB Financial.
- One-time Payment Withdrawal - You are now able to request a one-time withdrawal from your corporate bank account in order to fund claims payments.



# Managing your Employees

## Employee Online Access

Once added to the plan by you, each of your employees will be registered for online access. They will be sent an email that confirms their coverage, provides a handbook, and provides their username for the online portal. They can set their own password.

Once online, your employees can:

- submit claims electronically
- check the status of their existing claims
- update their dependents
- see the unused benefit still available to them
- contact us to get more information

## Adding Employee Coverage

To add an employee to the plan, simply login to the web portal and select Add Employee from the menu bar. Then provide the requested information. HUB Financial will confirm the addition of the employee to you. We will then email the employee their handbook and access to the Employee Portal.

## Terminating Employee Coverage

To remove an employee from the plan, simply login to the web portal and select Remove Employee from the menu bar. You will receive confirmation of the removal. Please note that employee claims with a service date prior to removal will be processed by HUB Financial





# Managing your Coverages

## What is covered by your FlexSave™ Plan

The general guiding principle for expense eligibility is that the treatment must be conducted for medical reasons. Procedures covered under traditional employee benefit plans are covered by your FlexSave™ plan as well as other less conventional expenses.

For a partial listing of medical and dental expenses which may typically be covered [click here](#). A list of eligible practitioners by province can also be found [here](#). Eligible expenses can differ by province and may change from time to time. For complete and up to date detail on expenses which CRA deems acceptable, please visit [The Government of Canada Website here](#).

## Additional Coverages Available to Add to Your Plan

### Wellness Plans

HUB Financial offers a Wellness option that allows your employees to use a specified amount of benefits towards “wellness” items not otherwise covered by the plan. Wellness plans allow employees to be reimbursed for items such as: physical activities including gym memberships, naturopath, smoking cessation, health assessments/health care, nutritional supplements and child care. These benefits are funded by the employer and are taxable to the employee when used. To facilitate the taxable portion, HUB Financial provides reporting each year including the amount for each employee to be included on their T4A as a taxable benefit.

For more information on Wellness Plans, visit our website at [www.hubfinancial.com](http://www.hubfinancial.com). To add this coverage to your plan contact us at 1-800-561-2405 Ext 2 or [Flexsave@hubfinancial.com](mailto:Flexsave@hubfinancial.com)

### Emergency Coverage – Out-of-Province Travel and Catastrophic Loss

*Travel Component* - If your employees or their covered dependents require medical or surgical treatment while traveling outside of their own province of residence, this policy will pay certain covered expenses to a maximum of \$2,000,000. There is no deductible associated with this component. Trip lengths to a maximum of 60 days are covered.

*In-Province Catastrophic Component* - If your employees or their covered dependents require medical or surgical treatment due to injury, sickness or disease in their province of residence, this policy will pay for many expenses not covered by provincial plans after they have satisfied the deductible - \$1,500 per person. The plan will then cover up to \$25,000 per category expense up to a combined maximum of \$125,000 annually subject to a total lifetime maximum of \$250,000.

For more information on Out-of-Province Travel and Catastrophic Loss plans, visit our website at [www.hubfinancial.com](http://www.hubfinancial.com). To add this coverage to your plan, contact us at 1-800-561-2405 Ext 2 or [Flexsave@hubfinancial.com](mailto:Flexsave@hubfinancial.com)