

Group Insurance Benefits

How do I determine my Flex Credit?

- The Flex Credit is the amount that your employer will pay for your benefits monthly.
- The Flex Credit depends on what you choose for health coverage (eg. If you pick Single Medical Option 2, the Flex Credit will be “Flex Credit – Single Coverage, Health Opt 2, 3” for \$91.35/ month)

What is the overall cost of my benefits?

- After you make your choices for each benefit, there is a monthly cost listed next to each one.
- Add up the cost of your selections.
- Subtract the Flex Credit.
- This is the monthly cost of the benefits divide by 2 to see what you deductions will be per pay.

Examples of choices

Benefit	Coverage	Monthly Cost
Health Option 2	Single	\$100.19
Less Flex Credit	Opt 2, 3 Single	-\$91.35
*Total Monthly Cost of Benefits		\$8.84
Total Cost for Employee Per Pay		\$4.42

If you require further information or have any questions, please contact HR Employee Services at (902) 490-6145; or email MyHR@halifax.ca