

Choose Your Path:

Making the Right Choice for You and Your Family

While only you can make the decision, Republic Services can provide support by giving you things to consider.

Start With These Questions

Do you or your family regularly fill out prescriptions?	Do you visit practitioners such as chiropractors, physiotherapists, massage therapists or psychologists?
Are you expecting major dental work or orthodontic treatment?	Do you have coverage under your spouse's plan?
Would you rather receive more flex credits or have the plan pay a greater share of your expenses?	If you choose the Plus option, are you comfortable with a payroll contribution and a two-year commitment?

Compare Your Options

	Basic	Core	Plus
Consider this option if you:	- Expect few expenses - Have other coverage and may coordinate benefits - Are comfortable paying more out of pocket - Want the most HCSA/WSA credits	- Want the plan to pay most eligible expenses - Want broader coverage than the Basic option - Do not want a payroll contribution - Want a balance of coverage and flex credits	- Expect higher expenses - Want the highest reimbursement and maximums - May have significant prescription, paramedical, major dental or orthodontic expenses - Accept a payroll contribution and two-year commitment
Key points:	- No payroll contribution - Highest flex credits - Lower reimbursement levels	- No payroll contribution - Balanced coverage and flex credits - Default option if you do not actively enrol	- Payroll contribution required - No flex credits - Highest coverage level - Two-year commitment
Ask yourself:	If I do not have other coverage, am I comfortable paying more out of pocket when I need care?	Do I want strong coverage without a payroll contribution?	Will the additional coverage likely save me more than the payroll contribution costs?

A Simple Way To Decide

Basic may be right for you if: • You rarely use healthcare services. • You have coverage through your spouse. • You want the highest HCSA and WSA credits. • You are comfortable paying more when you use services.	Core may be right for you if: • You want the plan to pay most eligible expenses. • You prefer not to make payroll contributions. • You want a balance between coverage and flex credits. • You expect moderate health and dental expenses.	Plus may be right for you if: • You expect significant healthcare or dental expenses. • You want the highest reimbursement levels and plan maximums. • You anticipate orthodontics or major dental work. • You are comfortable paying payroll contributions. • You understand that Plus includes a two-year commitment.
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Important Reminder

Health care and dental elections are separate.

You may choose different Basic, Core, or Plus options for Extended Health Care and Dental coverage.

Coverage tiers must match. If you elect Employee + 1 or EE + 2 or more, the same tier must apply to both plans.

Review the full plan details before making your elections.