Moltz Aggregated Q&A from Open Enrollment Information Session (November 7, 2026)	
Question	**Answer**
How do we use the HSA? Do I pay directly or submit an invoice for reimbursement?	You wil be given a debit card that you can use to pay for items and serivices directly. You will also have the option to submit claims online for reimbursment.
When will the RGA HIPAA authorization form be available for my spouse?	The RGA HIPAA authorization form is available in the bswift platform resource library under Medical.You can complete the form before January 1, 2027 but it can only be submitted to RGA once your coverage becomes effective on January 1.
Are premiums deducted pre-tax or post-tax, and how does this affect benefit payments?	Medical, Dental and Vision premiums are deducted before taxes (pre-tax). Premiums for voluntary Life insurance, voluntary Short-Term Disability, hourly employee voluntary Long-Term Disability, Accident, Critical Illness and Hospital Indemnity insurance are deducted after taxes (post-tax). Because employees pay these premiums with after-tax dollars, benefits paid under these plans are generally not taxable.
Is the Long-Term Disability benefit for salaried employees 70% of salary, and is it taxable?	No. Long-Term Disability coverage for salaried employees replaces 60% of base salary, up to the plan maximum. Benefit payments are taxable because Graham pays the premiums. The 70% benefit applies to voluntary Short-Term Disability, coverage. Those benefit payments are not taxable because employees pay the premiums with after-tax dollars.
Are dental and vision benefits taxable?	Dental and vision premiums are deducted before taxes (pre-tax). These plans cover or reimburse eligible dental and vision expenses rather than providing income replacement. Please refer to the applicable plan documents for details about eligible services, exclusions and claim procedures.
What happens to unused Flexible Spending Account (FSA) funds?	Unused FSA funds that are forfeited under the plan rules are returned to Graham. These funds help offset the employer's financial risk when employees use their full annual FSA election before contributing the full amount through payroll.
Can I change my HSA contributions during the year?	Yes. You can increase or decrease your HSA payroll contributions during the year. Changes apply to future payroll periods and are subject to annual IRS contribution limits.The annual limit includes contributions from both you and Graham. You should monitor your total contributions to avoid exceeding the limit, as excess contributions may result in tax implications.
Where can I find the Open Enrollment information session presentation?	The presentation is available on the Benefits website Home page and your entity-specific page.
Who should I contact if I have questions about my benefits?	For any questions or assistance please contact ushrbenefits@graham.ca