XL Aggregated Q&A from Open Enrollment Information Session (November 5, 2026)	
Question	**Detailed answer**
Is the RGA PPO plan considered a Platinum or Gold plan?	Employer sponsored plans do not use the standard metal-level classifications (Platinum, Gold, Silver or Bronze).
What happens to my FSA funds if my child turns 13 during 2027?	Dependent Care FSA expenses are generally eligible only for qualifying children under age 13. You can claim eligible expenses incurred before your child's 13th birthday, subject to plan rules and IRS requirements.
How can I estimate the cost of a recurring prescription?	You can use GoodRx to estimate prescription costs by entering your ZIP code, medication name and dosage. For an estimate specific to your benefits plan, please contact the Benefits team
Can I use my own health care providers, or do I have to use the plan's telehealth vendor?	You can continue using your own health care providers. However, you'll generally pay less out of pocket when you use the plans telehealth provider.
Is pet insurance automatically provided, or do I need to enroll?	Pet insurance is not automatic. If you're interested in coverage, you'll need to contact Fetch directly to request a customized quote and enroll.
Can a disabled child over age 26 remain covered under the benefits plan?	In certain circumstances, your dependent child over age 26 may remain eligible for coverage if they have a qualifying disability. You'll need to complete a verification process and provide the required documentation. Please contact usbenefits@graham.ca to request the necessary form.
When speaking with provider offices, should I say coverage is through Blue Cross Blue Shield or RGA?	RGA administers your medical plan, which uses the national Blue Cross Blue Shield PPO network. When speaking with a provider, refer to the network information on your member ID card or contact the benefits to confirm whether the provider is in-network.
Will the presentation slides be available?	The presentation is available on the Benefits website Home page and your entity-specific page.
Where can I find the bswift enrollment link?	You can access bswift using https://grahamgroupus.bswift.com. You can also find the bswift enrollment link on the Benefits website.
Where can I find the RGA PPO plan brochure?	You can find the RGA PPO plan brochure on the Benefits website.
How can I get information about Fetch pet insurance discounts?	You can find information about Fetch pet insurance on the Benefits website under Voluntary Benefits.
What is the relationship between RGA and Blue Cross Blue Shield?	RGA administers your medical plan, issues Memebr ID, coordinates claims and will be your point of contact, while the Blue Cross Blue Shield network gives you access to participating health care providers.
Is long-term care coverage available?	No. Long-term care coverage is not currently offered as part of your benefits program.

Are dental and vision deductibles shown as monthly or per-paycheque amounts?	Your dental and vision deductibles are annual amounts, not monthly or per-paycheque charges.
Can I use my HSA for eligible expenses if I have a Kaiser HMO plan?	Yes. You can use your existing HSA funds to pay for eligible health care expenses even if you're enrolled in the Kaiser HMO. However, if you're enrolled in a non-HSA-eligible medical plan, you cannot make new HSA contributions.
Does Graham contribute $1,000 to every employee's HSA?	Graham contributes $1,000 annually if you elect employee-only HSA coverage, or $2,000 if you elect employee-plus-dependent or family coverage. You don't need to make your own contributions to receive Graham's contribution, but you must enroll in an HSA-eligible medical plan.
How does the individual out-of-pocket maximum work with family coverage?	Once you or a covered family member reaches the individual out-of-pocket maximum the plan pays 100% of covered in-network expenses for that person for the remainder of the plan year. Other covered family members continue contributing toward the overall family out-of-pocket maximum.
Where can I find information about Kaiser's prescription coverage?	You can find the Kaiser HMO Summary of Benefits and Coverage on the Benefits website. It includes information about prescription coverage, copays and coinsurance.
Can you explain the family deductible and out-of-pocket maximum?	With a family plan, your family's eligible medical and prescription expenses count toward the family deductible. Each member's costs are added together, and the plan begins paying coinsurance once the family's combined costs reach the family deductible. No single person has to meet the family deductible on their own.
Which RGA plan name should I select when searching for providers?	Select the PPO option when searching for providers under either RGA medical plan. Additional guidance is available in the RGA Provider Search Instructions document on the benefits website.