

## Determining the HSA Benefit Amount For 2011 or Later

If you become a member of the HEB Manitoba Healthcare Plan on April 1, 2010 or later, your HSA coverage will be effective following one year of participation in the HEB Manitoba Healthcare Plan. You will receive either the full-time or part-time HSA benefit amount, based on the number of regular paid hours worked (excluding overtime) during the months you participated in the HEB Manitoba Healthcare Plan in the previous calendar year.

Table 1 - HEB Manitoba Healthcare Plan coverage starting April 1, 2010, to December 01, 2010

HEB Manitoba Healthcare Coverage Effective Date	HSA Coverage Effective Date (One year after you join the Healthcare Plan)	Number of months participated in HEB Manitoba Healthcare Plan	Number of Regular Paid Hours of Work required for the FT Benefit Amount by December 31, 2010	Number of Regular Paid Hours of Work required for the PT Benefit Amount by December 31, 2010
1-Apr-2010	1-Apr-2011	9	1,125 or more	less than 1,125
1-May-2010	1-May-2011	8	1,000 or more	less than 1,000
1-Jun-2010	1-Jun-2011	7	875 or more	less than 875
1-Jul-2010	1-Jul-2011	6	750 or more	less than 750
1-Aug-2010	1-Aug-2011	5	625 or more	less than 625
1-Sep-2010	1-Sep-2011	4	500 or more	less than 500
1-Oct-2010	1-Oct-2011	3	375 or more	less than 375
1-Nov-2010	1-Nov-2011	2	250 or more	less than 250
1-Dec-2010	1-Dec-2011	1	125 or more	less than 125

**Example:** If your Healthcare Plan coverage effective date is September 1, 2010, you participated for four months, which will be used to determine your HSA benefit amount. If at December 31, 2010, you have been paid for 500 hours or more during the four months, you will receive the full-time HSA benefit amount; if you were paid for less than 500 hours during the same period, you will receive the part-time HSA benefit amount. Your HSA coverage effective date will be September 1, 2011.

Table 2 - HEB Manitoba Healthcare Plan coverage starting in January 1, 2011, or later

HEB Manitoba Healthcare Coverage Effective in 2011 or later	HSA Coverage Effective Date (One year after you join the Healthcare Plan)	Number of months participated in HEB Manitoba Healthcare Plan	Number of Regular Paid Hours of Work required for FT Benefit Amount by December 31 of the previous calendar year	Number of Regular Paid Hours of Work required for PT Benefit Amount by December 31 of the previous calendar year
1-Jan	1-Jan of the following year	12	1,500 or more	less than 1,500
1-Feb	1-Feb of the following year	11	1,375 or more	less than 1,375
1-Mar	1-Mar of the following year	10	1,250 or more	less than 1,250
1-Apr	1-Apr of the following year	9	1,125 or more	less than 1,125
1-May	1-May of the following year	8	1,000 or more	less than 1,000
1-Jun	1-Jun of the following year	7	875 or more	less than 875
1-Jul	1-Jul of the following year	6	750 or more	less than 750
1-Aug	1-Aug of the following year	5	625 or more	less than 625
1-Sep	1-Sep of the following year	4	500 or more	less than 500
1-Oct	1-Oct of the following year	3	375 or more	less than 375
1-Nov	1-Nov of the following year	2	250 or more	less than 250
1-Dec	1-Dec of the following year	1	125 or more	less than 125

**Example:** If your HEB Manitoba Healthcare Plan coverage effective date is September 1, 2011, you will have participated for four months, which will be used to determine your HSA benefit amount. If at December 31, 2011, you have been paid for 500 hours or more during the four months, you will receive the full-time HSA benefit amount; if you were paid for less than 500 hours during the same period, you will receive the part-time HSA benefit amount. Your HSA coverage effective date will be September 1, 2012.