

What you need to know about Health Spending Accounts



What is a Health Spending Account (HSA)?

It is an account with a predetermined dollar amount that employees use to pay for eligible medical expenses not covered under their or their spouse's group plan. The dollar amounts are determined in advance of the plan year for each year by the plan sponsor.

What is the balance in my HSA account?

The *Plan Year Balance* page on your Member Profile will show you the balance of your HSA account. HSA amounts are credited to your HSA periodically as directed by your plan. Some plans credit amounts monthly and others credit them once per year.

What items can I claim under my HSA account?

Claimable items under your HSA account must be recognized as medical expenses under the Canada Revenue Agency (CRA) Income Tax guidelines. This means any medical expense you can claim on your tax return is an eligible expense under your HSA Plan.

To find information related to claimable medical expenses, go to the CRA website at cra.gc.ca or phone them, toll-free 1 800 959-8281.

Where can I get HSA claim forms?

Claim forms are available from your plan administrator or can be downloaded from your Member Profile. You can use one form for both your Extended Health Care and Health Spending Account claims.

When is the deadline for submitting my claims?

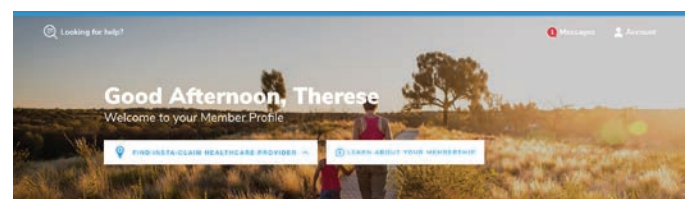
All HSA plans have a claiming deadline. This date may be different from your group plan's claiming deadline. You must

submit a claim or you run the risk of forfeiting the balance in your account for the year. Refer to your plan booklet or the *Plan Year Balance* page on your Member Profile to find out your specific claiming deadline.

How do I submit claims under my HSA account?

Claims are considered by your group plan and MSP before they can be claimed under your HSA plan. For most expenses, you will need to submit:

- HSA claim form *
- An explanation of benefits statement if another insurance carrier has considered the claim (such as your spouse's plan)
- Original paid receipts (photocopies are only accepted if you have submitted the original receipts under another group plan)



Secure 24 hour access to your benefit and claims information at pac.bluecross.ca/member

- See Health Spending Account balances
- View your plan summary and access your claim history
- Enrol for direct deposit and online claims statements
- Download claim forms and ID cards

* Make sure to answer yes for each expense to the question Apply unpaid balance to HSA plan? in the provided column on the claim form. Please see the reverse of the HSA claim form for detailed claiming requirements for each benefit.

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