

Healthcare spending account

canada *life*™





Additional flexible coverage

Understanding the benefits of your healthcare spending account.



Did you leave a recent massage therapy appointment with an out-of-pocket amount after your employee benefits plan paid its portion?

Need another pair of prescription glasses but met your vision maximum for the year?

Have a dental procedure that exceeds your yearly plan maximum?

Your healthcare spending account (HCSA) can help with all that.

Think of it as an added layer of protection to the base benefits you already have – that you can use your way, when you need it most.

Your HCSA at work

Let's say your prescription drug plan covers you for 80%, leaving you out of pocket 20%. Once your claim is paid for by your base plan, submit the remaining balance to your HCSA to achieve 100% coverage.

A \$100 drug claim:

\$80 paid by your base plan

\$20 paid by your HCSA

Means you're \$0 out of pocket

How does an HCSA work?

You start each plan year with a certain number of credits in your account that are usually decided by your plan sponsor. Throughout the year, you can use the credits to pay for, or top up certain coverages. These can apply to health, vision and dental care expenses that aren't covered by your group benefits plan or provincial health care plan. Things like hearing aids, eyeglasses or topping up coverage for your child's braces.

You can use an HCSA to cover costs that qualify for a medical expense tax credit under the [**Income Tax Act**](#). In Quebec, you'll pay provincial income tax on your HCSA benefit payments.

Who can use your HCSA

Your HCSA covers you, your spouse and your dependants if:

- You're already covered by the Canada Life basic group benefits plan
- Your spouse and dependants are already covered for basic health care benefits by your group plan or your spouse's plan

In addition to the dependants eligible for coverage under your basic health plan, HCSA benefits are extended to any other person for whom you are entitled to claim a medical expense tax credit under the Income Tax Act (Canada).

If your dependent child isn't eligible for basic health care benefits because of student age restrictions, they may still qualify for the HCSA.

How to submit your claim

Online

You can submit, track and view your HCSA claims anywhere, anytime on My Canada Life at Work™ website and app. With instant payment details most of the time, it's the quickest and easiest way to submit claims.

Depending on your situation, there are two ways to submit your claims.

1. Submitting a claim to both your base plan and your HCSA?

You can do it all in one step on [My Canada Life at Work](#).

Just submit your claim as usual under your base plan. During the process, you'll be asked if your plan only covers part of the expense. Select **Yes** if you'd like the remaining amount to be paid from your healthcare spending account.

No need for a second submission — it's that simple!

2. Submitting a claim to your HCSA only?

When submitting your claim, be sure to select **Healthcare Spending Account** from the **Plan Type** drop-down menu, then follow the prompts to complete your submission.

Alternative to submitting claims through My Canada Life at Work

Paper

Use the appropriate HCSA forms on canadalife.com and follow the instructions on the form.



What's covered by your HCSA

Your HCSA is a flexible way to claim health, dental and vision expenses your base plan either doesn't cover all of, or doesn't cover at all, such as:

- Massage
- Prescription drugs
- Prescription glasses and contact lenses
- Physiotherapy
- Chiropractic treatment
- Devices like wheelchairs and hearing aids

Even the portion of premiums you pay for a health plan can be paid for through an HCSA.



What's not covered

There are some expenses that aren't covered by your HCSA, including:

- Expenses that private insurers aren't legally able to cover
- Services and supplies for which there's no charge
- Any portion of an expense for services and supplies for which benefits are payable under another group plan or a government plan
- Expenses arising from war, insurrection, acts of terrorism or voluntary participation in a riot

The CRA website lists [eligible medical expenses](#).

Claim submission deadlines

Also known as the grace period, you have a certain number of days (usually 31 days) after the end of the plan year in which expenses are incurred to submit your claim. Find out how long you have on the Healthcare Spending Account Coverage and Balance section of [My Canada Life at Work](#) along with all the other information about your healthcare spending account. You can also find this information in your plan booklet or ask your plan administrator.

Important reminder about claim submission deadlines for an HCSA

The deadline to submit eligible claims under an HCSA is much shorter under the HCSA than it is for the base plan. This shorter deadline means it's especially important to **submit HCSA claims promptly after they're incurred.**

How to check the balance of your healthcare spending account

Sign in to [My Canada Life at Work](#) and go to the Coverage and Balance section of your Healthcare Spending Account to see how much you have left. Or you can call us at 1-877-883-7072 Monday to Friday from 8 a.m. to 8 p.m.



Benefits of using My Canada Life at Work

With anytime, anywhere access to your HCSA, you can:

- Track balances
- Quick and easy claim submissions
- Find out how long you have to submit your claim after the end of the plan year
- Learn what happens at the end of the plan year

What happens at the end of your plan year

Have remaining credits at the end of the year?

No problem. Any remaining credits will automatically be carried forward for covered expenses incurred in the following plan year. If they're not used for expenses incurred in that plan year, they can no longer be used.



Learn more

Find out more about [healthcare spending accounts](#).

Learn [how Canada Life processes healthcare spending account claims](#).

For specific information on your HCSA, contact your plan administrator.

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