

# HOW TO USE YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)...

Your HCSA is a spending account funded by your employer that you can use to pay for health and dental expenses not covered by your group benefits plan or your provincial health plan.

Based on your group plan design, your employer deposits a set amount into your HCSA – then you use the funds for whatever eligible expenses are important to you. It's all about individual choice – enjoy all the flexibility and convenience your HCSA has to offer.

## *Eligible HCSA expenses*

Eligible HCSA expenses include all expenses that qualify for medical expense tax credits under the Canadian Revenue Agency (CRA) Income Tax Guidelines, such as:

- Payments to medical practitioners, hospitals, orthodontics, etc.
- Artificial limbs, aids, and other medical equipment
- Eyeglasses and contact lenses
- Rehabilitative therapy
- Dentures

For more information about eligible expenses, visit the CRA website at [cra-arc.gc.ca](http://cra-arc.gc.ca) or call toll free 1.800.959.8281.

## *Here's how to submit a HCSA claim...*

### **Online (the easy way)**

1. Register for access to Green Shield Canada's (GSC's) Plan Member Online Services on [greenshield.ca](http://greenshield.ca) and select "Submit a Claim" from the main menu.
2. Select "Health Care Spending Account" from the list.
3. Choose the type of claim and expense and click "NEXT."
4. Enter the claim and provider details as instructed.
5. Confirm your claim information is correct and click submit.

### **On your mobile device (also easy)**

Once you register for Plan Member Online Services, you can also submit HCSA claims using the mobile app, GSC on the Go®. It works almost the same as online claims submission. Just select the HCSA claim type from a list of medical expenses and complete the required claim details.

### **Paper (the not-as-easy way)**

1. Register for Plan Member Online Services to print a pre-filled personalized form. Or call our Customer Service Centre at 1.888.711.1119 to receive a claim form.
2. Complete the form and sign in the appropriate spot. Remember to include your GSC ID number (found on your ID card). If the claim is for a dependent, include the dependent's number (also on your ID card).
3. Scan or take pictures of your form and receipts and upload them to Plan Member Online Services. OR take photocopies of your documents, double-check that you have provided your full mailing address, and send the form and your original receipts to the GSC address on the form.
4. Be sure to check your benefit plan booklet (which can be found online via GSC's Plan Member Online Services) for details on how much time you have to submit your HCSA claim.

### ***Things to keep in mind...***

To help ensure your claim is processed correctly, keep these tips in mind:

- You should confirm your expense is eligible under your HCSA. A list of eligible expenses is available on Plan Member Online Services or on the CRA website.
- Some amounts are not eligible for reimbursement, for example, sales tax or shipping and handling fees, so deduct them from the total before submitting your claim online.
- Expenses paid with a gift certificate or card are also not eligible for reimbursement.
- If your expense is eligible under your traditional health or dental benefits, be sure to submit your claim to that plan first, then submit any unpaid balance under your HCSA.
- Avoid duplicate claims! Don't submit a claim under your HCSA until you're sure it's not already been reimbursed by your HCSA or your traditional health or dental benefits. Take a look at your claims history just to be certain.
- If we ask you for additional information about your claim, just scan or take a picture of your documents and upload them to Plan Member Online Services.
- If you don't coordinate benefits with another plan, the HCSA auto-coordinate option will make claiming easier (see page 3 for more information).
- If you do coordinate your benefits, don't forget to submit your claim to the other plan first, then submit any unpaid balance (not covered under your primary or secondary plan) under your HCSA.
- When completing your claim details, double-check that all information is entered correctly. For example, when entering coordination of benefits information be sure to accurately copy the amounts shown on the benefits statement from the other carrier.
- If you want to claim several expenses of the same type of benefit (for example, five different prescription drug co-payments), submit them all in one claim but enter the details of each expense on a separate line.

If you're not sure you're completing your claim right, call us at 1.888.711.1119, we'll walk you through it.

## *Reduce paperwork with HCSA automatic coordination...*

You can choose to automatically coordinate the portions of your claim costs that are not covered by your group benefits plan with your HCSA. Instead of filling out HCSA claim forms, you can choose to have unpaid balances automatically paid from your HCSA. This is convenient for you because you won't have to fill out any additional HCSA claim forms when you or your health care provider submits your claims.

### **How to sign up for HCSA automatic coordination...**

1. Sign in to GSC's Plan Member Online Services and select "Health Care Spending Account" from the left menu.
2. Select the types of benefit you'd like to automatically coordinate with your HCSA. Remember, you can make multiple selections and change your selections at any time.
3. Click "Save."

Caution: If you have access to other benefits (i.e., through your spouse's benefits plan), it's more beneficial for you to coordinate your claims with this other plan first, and then submit any remaining expenses to your HCSA online or using a paper claim form.

## *Making it even easier for you...*

Instead of receiving your claim reimbursement by cheque, you can choose to have it deposited directly into your bank account by signing up for direct deposit via GSC's Plan Member Online Services. You can check your HCSA balance and claims history online via GSC's Plan Member Online Services. Your HCSA balance is also shown on the GSC on the Go mobile app. Register for Online Services today!

## *With your HCSA, it's all about you...*

It supplements your group health plan by providing you with added flexibility and more ways to proactively manage your health.

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