

HEALTH SPENDING ACCOUNT FAQ



All your Health Spending Account (HSA) questions, answered.

Your Health Spending Account (HSA) reimburses you for health expenses not covered by your Group Benefits Plan or government programs, and helps with co-insurance payments, deductibles, and amounts in excess of health and dental plan limits.

What is an eligible expense?

You can claim any item or service that meets the eligibility criteria of the Canadian Revenue Agency (CRA) under the Income Tax Act of Canada as a medical expense.

View and search for eligible medical expenses [here](#).

Can I submit my premiums as an eligible expense?

Yes, Health and Dental premiums paid on your group insurance are an eligible expense under the CRA guidelines.

How do I submit a claim?

You will need to complete a [Health Benefits & Spending Accounts Claim form](#). Ensure that you have completed the Spending Account section and checked the Health Spending Account box.

SPENDING ACCOUNTS (if applicable)

Please apply the attached receipts or any outstanding amount from this claim to my:

- Health Spending Account** *I understand that I am responsible for payment of any taxes that may arise from reimbursement of these expenses.*
- Personal Spending Account** *I understand that reimbursement of these expenses is considered taxable income, subject to statutory deductions.*

Submit your completed claim form one of three ways:

- By mail
- Online through the Group Member Portal
- Using the Group Member Mobile App

How do I find out the current balance of my HSA?

Log in to your Group Member Portal to view your current HSA balance. You can also view credits deposited and claims paid amounts.

What happens to my HSA if I suspend my coverage for a short period of time?

Benefits including the HSA would be suspended. Upon returning to the plan all coverages would be reinstated. Claims during the suspension period would not be eligible for reimbursement.

What happens to my HSA if I leave the plan mid-year? What is the deadline for submitting claims?

Claims for that plan year with a date of service prior to your cancellation date would be eligible to be submitted under the HSA. The claiming deadline would follow the claiming limitation period of 60 days.

Have more questions? We're here to help! Contact your Plan Administrator or call us at 1-800-USEBLUE[®]