

BENEFITS CONNECTION™

HEALTH SPENDING ACCOUNT (H.S.A.)

What is an H.S.A.?

The Health Spending Account (H.S.A.) is essentially a bank account for health and dental benefits. You submit eligible claims to the H.S.A. and it will reimburse you for a wide range of health-related expenses, over and above your regular health & welfare (benefits) plan. It is a convenient way to pay for these types of additional medical expenses without spending your own money.

Who is eligible to use the H.S.A.?

Eligible members, spouse, and any dependent children.

Why should I submit claims to my Group Insurance Plan before my H.S.A.?

The H.S.A. is considered the last payor of eligible claims. By submitting the claim through your group insurance plan(s) first, you will not use up your H.S.A. balance as fast. Instead saving it for a larger purchase(s) or toward particular coverage.

What kinds of expenses are eligible for reimbursement under a Health Spending Account?

Any expenses deemed eligible under the Income Tax Act* are eligible under an H.S.A. Some items that would be covered are:

- Payments to qualified medical practitioners, hospitals, etc.
 - Premiums to private health service plans.
 - Payments for eligible prescribed medical devices and equipment (**a medical referral may be required**).
 - Diagnostic tests, including COVID tests, etc.- (**a medical referral is required for coverage**).
- Medications not included in a drug formulary plan.
 - Eyeglasses and contact lenses if not covered by the existing plan or amounts in excess of the maximum if covered.

Dental services that may not be part of the existing dental plan (ie. crowns, implants, bridges, orthodontics etc.)

Dental expenses above the plan's annual maximum or where the plan only covers a portion of the expense



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**Note: The Board of Trustees has the right to restrict coverage on certain types of expenses that may be eligible under the medical expense tax credit under the Income Tax Act. Contact Ellement regarding qualified expenses under the H.S.A.*

What kinds of expenses are not covered?

The following are some examples of **ineligible** expenses according to the Income Tax Act:

- Services of non-qualified medical practitioners
- Supplements
- Exercise balls
- Hot tubs

What happens to my balance in my H.S.A.?

For any eligible reimbursement, your balance will decrease by the amount of the reimbursement. If you do not use your H.S.A. your H.S.A. funds will be carried over to the following year; however, you must use your H.S.A. funds by the second year; otherwise, the H.S.A. funds will be forfeited. The Plan Administrator will send notification of the forfeiture of the funds. In addition, the Board of Trustees may allocate additional funds to your H.S.A. depending on the financial stability of the Health & Welfare (Benefits) Plan.

How do I submit a claim under my H.S.A.?

Please complete the Health Spending Account claim form or complete the Supplementary Health claim form and check the appropriate box under Claims Details for claims to be submitted under your H.S.A. Claim forms will be accepted via mail, email, or fax to Ellement. **Please note: any applicable claims receipts indicating PAID in full are required with your H.S.A. claim submission.** Reimbursements from the H.S.A. will be paid directly to the Plan member and cannot be paid directly to any service provider.

For any additional questions on your H.S.A. please contact Ellement at benefits@element.ca or toll-free at 1.855.523.6376