



# 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



And more

# HCSA Claims can be submitted through GreenShield+



## Web Instructions:

- 1 On the Navigation Bar, select Coverage.
- 2 In the Spending Accounts section, select Health Care Spending Account or Personal Spending Account.
- 3 Select a Claim type and an Expense type.
- 4 Select Continue to provider search and enter the provider details.
- 5 Select Continue to expense details.
- 6 On the Expense details page, enter the name of the person the claim is for and fill in the additional details.
- 7 Select Review and submit claim.



## Mobile Instructions:

- 1 On the Home screen, select Submit a claim.
- 2 Select who you are submitting the claim for, and select Continue.
- 3 Select Health Care Spending Account.
- 4 Enter the relevant information related to your claim when prompted.
- 5 On the Review and Submit Claim page, review the information you have entered, then select Submit Claim.
- 6 Read over the Terms and Conditions and select Accept Terms and Submit Claim.
- 7 Select Done.

To submit claims online, direct deposit needs to be set up. If you haven't done so yet, you can easily complete this in your Account Settings.

If you prefer to submit your claim by mail, please make sure you have fully completed the claim form and included copies of your receipts.

## Accessing HCSA Features in GreenShield+

**Go to Coverage > Health Coverage > Health Care Spending Account.**

- View Your HCSA Balance
- Check Eligible Expenses
- Set Up Automatic Coordination. This allows you to choose to automatically apply any portion of a claim not covered by your group benefits plan to your HCSA, no separate HCSA claim forms needed. To set it up, select the benefit types you want automatically coordinated and click Save. You can update your selections at any time.

### **Important:**

If you have other coverage (e.g., through a spouse's plan), it's usually best to coordinate your claim with that plan first. After their plan processes the claim, you can submit the remaining amount to your HCSA.



## Things to keep in mind...

To help ensure your claim is processed correctly.

- 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 not eligible for reimbursement.
- If your expense is eligible under your traditional health or dental benefits, submit it there first, then submit any unpaid balance to your HCSA.
- To avoid duplicate claims wait to submit an expense for HCSA until you're sure it hasn't already been reimbursed through your health and dental benefits or through auto coordination. Review your claims history to be certain.
- If we ask you for additional information about your claim, scan or take a picture of your documents and upload them to GreenShield+.
- If you don't coordinate benefits with another plan, the HCSA auto-coordinate option will make claiming easier.
- If you do coordinate your benefits with another plan, remember to submit your claim to that plan first. Once it's processed, you can submit any unpaid balance (not covered under your primary or secondary plan) to 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-payment), 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 1-888-525-7587, we'll walk you through it.**

## 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.