

University of Waterloo



Who We Are

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Account Manager
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Health Care Spending Account (HCSA)

May 1st 2025



HCSA

- Your HCSA is a spending account funded by the University of Waterloo that you can use to pay for health and dental expenses not covered by your group benefits plan or your provincial health plan.
- A set amount is deposited into your HCSA – then you use the funds for whatever eligible expenses are important to you.

Eligible HCSA Expenses

Include all expenses that qualify for medical expenses tax credits under the Canada Revenue Agency's 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 canada.ca/en/revenue-agency.html or call toll free 1-800-959-8281 or sign into GreenShield+ and check out a listing (not a complete listing) of what is eligible or not eligible!

How to submit a HCSA claim....

Online (the easy way)



1. Ensure you are registered for GreenShield+ and signed up for direct deposit.
2. Select “submit a claim”
3. Select “Health Care Spending Account” under “What is the claim for”. Hit continue.
4. Under “claim type”, select the benefit and enter provider details.
5. Continue entering expense details and final confirmation.

On your mobile device (also easy)



You can also submit HCSA claims using the GreenShield+ app. Similar to submitting claims online, 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. Call our contact centre to have a HCSA claim form mailed to you.
2. Complete/sign the form. Ensure it is completed accurately and original receipts are attached.
3. Scan or take a picture of what you will be sending to Green Shield and send the form with original receipts to the GreenShield address on the form.

Alternatively, the HCSA claim form is available on GreenShield+ for download.



Benefit Year

May 1st to April 30

Submission Grace Period 60 days

Claims incurred during a benefit year may be submitted anytime up to the end of the benefit year plus the submission grace period of 60 days.

Termination Grace Period 30 days

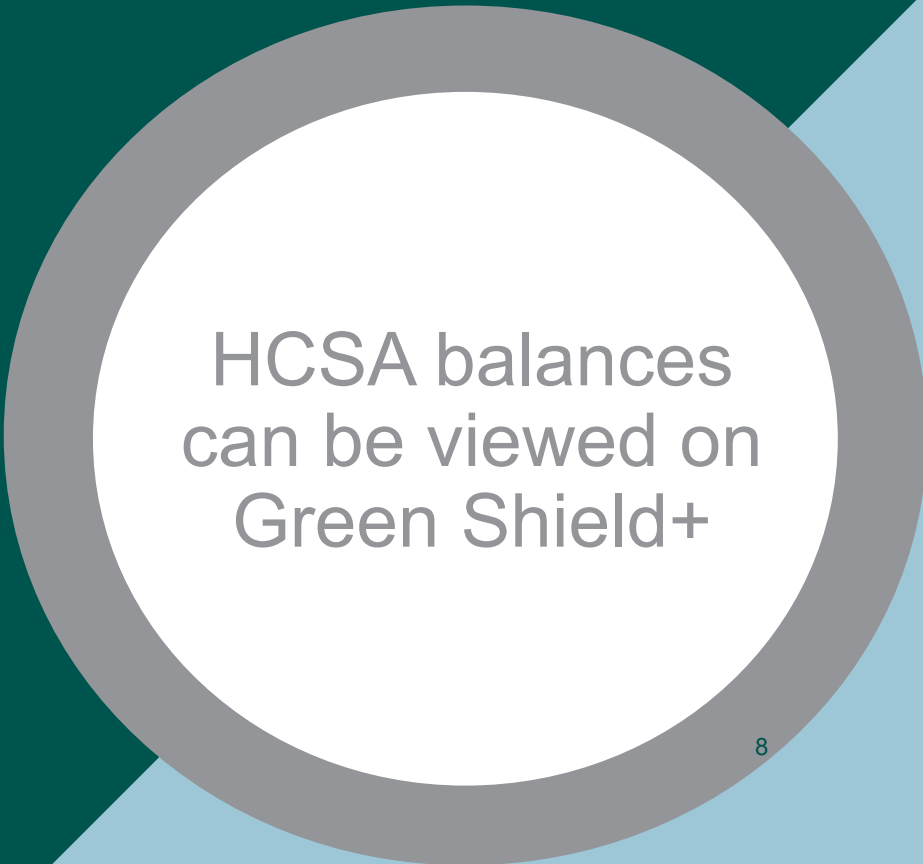
If you are terminated from the plan, all claims must be received by GreenShield within 30 days after your termination to be eligible for reimbursement.

Unused Contributions

Unused portion of contributions made during one Benefit Year will roll over for use during the *following benefit year*.
If still not used in the *following year*, they are forfeited.

For example:

For this year (2025), you've been given \$300 to use between May 1 2025 to April 30 2026. If not used or there is any remaining amounts, this amount will rollover to the following year (2026): May 1 2026 to April 30 2027. If these unused 2025 contributions are still not used during May 1 2026 to April 2027 – they are forfeited.



HCSA balances
can be viewed on
Green Shield+



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.



In GreenShield+, under Account Settings, select Coverage. Then select Health Care Spending Account and here you will be able to auto-coordinate your HCSA. You can change as many times as you wish! Don't forget to hit "save!"

Things to keep in mind.....



Make sure your expense is eligible



Some amounts are not eligible ie shipping, handling fees, sales tax



Expenses paid with gift certificates/card are not eligible



If your expense is eligible under your health/ dental benefits, submit your claim to that plan first, then submit any unpaid balance under your HCSA.



If you have a secondary plan, you might want your automatic coordination turned off/no



GreenShield might ask for additional information



GreenShield+™



Questions?

