

# Health Care Spending Account (HCSA) Q&A



Canadian Piping Trades  
LOCAL 67

Trustees of the Plumbing and Pipefitting Workers' Welfare Plan

November 2020

## 1. What is a Health Care Spending Account (HCSA)?

A Health Care Spending Account is an employee benefit that reimburses you for a wide range of health-related expenses over and above what is provided for you under the UA Local 67 Group Benefit Plan. HCSA's are administered in accordance with the *Income Tax Act (Canada)*.

## 2. How does the UA Local 67 HCSA work?

The UA Local 67 HCSA is a spending account that you can use to pay for health and dental expenses not covered by your group benefits plan or your provincial health plan. All UA Local 67 members including Retirees who are eligible for Extended Health and/or Dental Benefits automatically qualify for the HCSA. Each family is given \$750 per calendar year to apply against qualifying Extended Health and Dental expenses.

A \$750 HCSA will also be made available to members who are currently ineligible for full benefits. These members must also be in good standing and have worked 1200 hours in the last 12-months. Members in this category will be registered for the HCSA only through Reliable Administrative Services. Apprentices will also be registered into the HCSA without the hours requirement.

## 3. Can the HCSA be used for eligible dependents?

In a HCSA, "eligible dependant", means all dependants that meet the requirements of the Medical Expenses Tax Credit (METC) as defined by the *Income Tax Act (Canada)* which can be amended from time to time. Eligible dependants are people who are financially dependent on you, the insured member, and who reside in Canada at some time during the year. Eligible dependants may include dependants who may not otherwise be eligible under your Group Health and Dental plan through UA Local 67.

## 4. What is an eligible HCSA expense?

In a HCSA, "eligible expenses" are those expenses that must qualify for the Medical Expense Tax Credit (METC) under the *Income Tax Act (Canada)*. The list of expenses can be amended from time to time, but include and are not limited to:

- Extended health and dental deductibles;
- Extended health and dental coinsurance;
- Vision care expenses;
- Eligible health and dental expenses for which the maximum has already been paid through your UA Local 67 Group Benefit Plan during the policy year;
- Extended health and dental expenses not covered under your UA Local 67 Group Benefit Plan but that meet the requirements of the METC as defined by the *Income Tax Act (Canada)*

You can read more about eligible expenses on the Canada Revenue Agency website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) Type "eligible medical expenses" in the search field.

## 5. How do I submit a HCSA claim to Green Shield (GSC)?

Please use the form titled, *Health Care Spending Account Claims Submission Form*, which you can download from the GSC Plan Member Online Services website, under Support Center, Forms.

gsc green shield canada		HEALTH CARE SPENDING ACCOUNT CLAIM SUBMISSION FORM	
<small>This form should be used when claiming reimbursement under your Health Care Spending Account, Health Care Expense Account or Health Services Spending Account for eligible expenses which are not covered (or not covered in full) by your Health or Dental Plan.</small>			
Green Shield I.D. #	Alternate I.D. #	Date of Birth YY / MM / DD	
Surname	First Name		
Mailing Address		Telephone No. ( )	
City	Province	Postal Code	
Do you have any other Group Insurance coverage that may include these services as benefits? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, please provide Insurance Company name _____			
If other coverage is Green Shield, indicate Green Shield number _____			

You can also find the HCSA form on the Reliable Administrative Services Inc. website [www.reliableadmin.com](http://www.reliableadmin.com), under Member Information, Forms, Green Shield Forms. You can also call the Green Shield Customer Service Centre Toll Free 1-888-711-1119 or 519-739-1133.

## 6. What information is available on the GSC Plan Member Online Services website?

You can refer to the GSC Plan Member Online Services website to:

- Review your claim history;
- Download an Extended Health/Dental and HCSA form;
- View your HCSA account balance;

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- Set up automatic coordination (*lets you choose to have any unpaid amount from your health & dental claims paid under your HCSA*). You can also coordinate payment every time you use the HCSA claim form;
- Update your banking information (*all other information must be updated through RAS!*);
- Link to the Canada Revenue Agency (CRA) website, where you can read more information about eligible expenses.

#### Auto Coordinate My Health Care Spending Account Claims

Auto coordination lets you choose to have any unpaid amount from your health and dental claims automatically paid under your Health Care Spending Account. Select 'Yes' for each benefit you would like to auto coordinate. Remember – do not auto coordinate any benefits that you have coverage for under your spouse's benefit plan. For each benefit that you are covered for under your spouse's benefit plan, select 'No'.

Benefit	Auto Coordinate
Dental	<input type="radio"/> Yes <input checked="" type="radio"/> No
Drug	<input type="radio"/> Yes <input checked="" type="radio"/> No
Extended Health Services	<input type="radio"/> Yes <input checked="" type="radio"/> No
Vision	<input type="radio"/> Yes <input checked="" type="radio"/> No

Health Care Spending Account dollars can be claimed for eligible expenses incurred while you are enrolled in the Plan.

← SAVE → REFRESH

## 7. How do I sign up for faster payment?

We encourage you to complete the direct deposit authorization on the GSC Member Online Services website or calling GSC Customer Service Centre Toll Free at 1-888-711-1119 or 519-739-1133.

GET PAID FASTER... SIGN UP FOR DIRECT DEPOSIT

#### STEP 1: AUTHORIZATION

- I authorize GSC to deposit funds directly into the bank account noted below. I understand that I will no longer receive statements from GSC in the mail, as my statements will only be available online.
- I do not want to have funds deposited directly into my account.

#### STEP 2: ENTER YOUR BANKING INFO

DATE \_\_\_\_\_

PAY \_\_\_\_\_ \$ \_\_\_\_\_

TO THE ORDER OF \_\_\_\_\_

MEMO \_\_\_\_\_ PER \_\_\_\_\_

Change Number  Transit (Branch) Number  Bank (Financial Institution) Number  Account Number

00-0  12345  123  1234567

Enter the transit number, bank number and account number below.  
The information must be for a Canadian institution.

## 8. What happens to my HCSA allocation if I do not use it?

Any unused portion of the HCSA will **NOT** roll forward to the next calendar year. This means that you will have until January 31<sup>st</sup> of each year to submit HCSA claims where expenses were incurred in the previous year.

## 9. What happens if I am not longer eligible for the Group Benefit Plan?

You will have 90 days from the date you leave the plan to submit claims for eligible expenses incurred prior to the date of your leaving, provided the HCSA remains an active plan with the UA Local 67 and Green Shield. After the 90-Day period, you will lose any unused HCSA dollars.

## 10. Can I submit expenses incurred before my effective date on the plan?

HCSA coverage must be in effect on the date you incur the expense in order for you to receive reimbursement.

## 11. What if my expenses exceed the HCSA maximum available to me?

You will only be reimbursed for an expense if the HCSA amount is available. You cannot carry forward any unreimbursed expense into the following year.

## 12. Can I co-ordinate my claims with another insurance plan?

If you have coverage under your spouse's plan or some other plan, you would submit any unpaid balance to their plan for reimbursement. If any additional unpaid balance remains after this coordination of benefits step, you can submit a claim, including proof of claim and supporting documents from the other plan for reimbursement under your HCSA.

## 13. What expenses are not covered?

Eligible expenses are those that are eligible for the Medical Expense Tax Credit (METC) under the *Income Tax Act (Canada)*. Examples of expenses not eligible for reimbursement under the HCSA benefit include but are not limited to:

- Premiums paid to provincial medical or hospital plans;
- Sales tax or shipping and handling fees, so deduct them from the total before submitting your claim;
- Medical costs for which you (or your eligible dependant) are fully reimbursed or are entitled to be fully reimbursed; and
- Expenses paid with a gift certificate or card are also not eligible for reimbursement.

You can find a complete listing of eligible expenses on the Canada Revenue Agency website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca). Type "eligible medical expenses" in the search field.