



Health Care Spending Account (HCSA) For Permit Workers

BOILERMAKERS' NATIONAL HEALTH AND WELFARE PLAN (CANADA)

EFFECTIVE WITH CONTRIBUTIONS FOR THE WORK MONTH OF JANUARY 2015

What Is A Health Care Spending Account?



- ▶ A Health Care Spending Account (HCSA) is pre-determined amount of money which can be used for eligible medical expenses.
- ▶ Claims are submitted to and reimbursed by the Plan.
- ▶ Eligible expenses will be paid up to the total dollar amount available in the Permit Worker's HCSA.



What Is An Eligible HCSPA Expense?



- ▶ Eligible HCSPA expenses include all expenses that qualify for the medical expense tax credit under the Canada Revenue Agency (CRA) Income Tax Guidelines, such as:
 1. Payments to medical practitioners, hospitals, dentists, orthodontists, etc.
 2. Artificial limbs, aids and other durable medical equipment
 3. Eyeglasses and contact lenses
- ▶ For a complete list of eligible expenses, please visit: <http://www.cra-arc.gc.ca>



Who Is Entitled To A Health Care Spending Account (HCSA)?



- ▶ **Permit workers** will be given a HCSA to hold contributions paid effective with the January 2015 work month
- ▶ **Permit workers who have dollar banks as at January 31, 2015** will be covered by the benefits under the regular Plan as long as that dollar bank lasts . Only contributions payable up to and including the December 2014 work month will be credited to the dollar bank



How Does A Health Care Spending Account Work?



- ▶ Contributions received for **January 2015** work month, forward, will be allocated to each Permit Worker's HCSA.
- ▶ Permit Workers will be able to use the employer contributions paid into their personal HCSA to pay for any medical expenses permitted under the **Income Tax Act of Canada**.
- ▶ The maximum balance of the HCSA is **\$4,500** at any point in time.



Sample HCSA Calculation

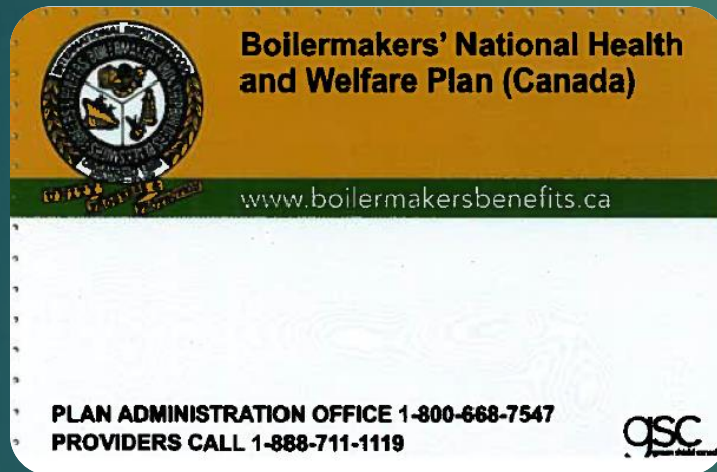


Month	Employer Contributions	Health/Dental Care Expenses Paid Out	HCSA Spending Limit Balance
January 2015	\$2.25 x 140 hours = \$315.00		\$315.00
February 2015	\$2.25 x 160 hours = \$360.00		\$675.00
March 2015		\$600.00 for eyeglasses	\$75.00
March 2015	\$2.25 x 160 hours = \$360.00		\$435.00
April 2015	\$2.25 x 140 hours = \$315.00		\$750.00
April 2015		\$700.00 for dental for spouse	\$50.00

How Do I File Claims With A Health Care Spending Account?



- ▶ Claims must be filed **on time** and all late claims will be denied.



- ▶ A Permit Worker can submit claims using their **All-In-One Benefit Card**.
- ▶ Please advise your Medical Practitioner, Dentist, Pharmacist etc. to submit claims on your behalf and the Plan will reimburse you **OR** you can mail or fax your claims to the Plan Administration Office.
- ▶ Plan Administration Office
 - ▶ 45 McIntosh Dr.
 - ▶ Markham, ON L3R 8C7
 - ▶ Fax: 1-905-946-2535

Key Health Care Spending Account Information



- ▶ Employer contribution dollars allocated to a Permit Workers HCSA must be used within **twenty-four (24) months of the date they were allocated.**
- ▶ The HCSA is **increased** by employer contributions.
- ▶ The HCSA is **decreased** by eligible expenses
- ▶ Any HCSA dollars, unused after the twenty-four (24) month period in which they were allocated are forfeited.



Any Questions?



- ▶ If you have any questions regarding the Health Care Spending Account for Permit Workers, please contact the **Plan Administration Office**. (1-800-668-7547) A staff member will be happy to assist you.

