

HOW TO USE YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)



Your HCSA is a spending account funded by contributions from your employers. The Plan deposits the employer contributions into your HCSA so that you can use the funds for eligible health care expenses. The HCSA provides you with flexibility and more ways to proactively manage your health.

ELIGIBLE HCSA EXPENSES

Eligible HCSA expenses include all expenses that qualify for the medical expense tax credit under the Canada Revenue Agency (CRA) Income Tax Guidelines.

Here are a few eligible expenses:

- Dental care
- Payments to medical practitioners, including massage therapy and chiropractor
- Prescription drugs
- Semi-private or private hospital room charges
- Eyeglasses and contact lenses

For more information about eligible expenses, visit the CRA website at cra-gc.ca or call toll free 1-800-959-8281.

HOW TO SUBMIT A CLAIM

- 1. Register for access to our Plan Member Online Services on www.greenshield.ca and select "Submit a Claim" from the main menu.
- 2. Select "Health Care Spending Account" from the list.
- 3. Choose the type of claim and expense and click "NEXT".
- 4. Enter the claim details as instructed.
- 5. Confirm your claim is correct and click submit.
- Once you register for Plan Member Online Services, you can also submit HCSA claims using the smart phone app GSC on the Go. It works almost the same as the online claims submission. Select the HCSA claim type from a list of medical expenses and complete the required claim details.

HOW TO USE YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)



ITEMS TO REMEMBER

To help ensure your claim is processed correctly, keep these tips in mind:

- Instead of receiving your claim reimbursement by cheque, you can have it deposited directly into your bank account by signing up for direct deposit via Plan Member Online Services. You can check your HCSA balance and claims history online via Plan Member Online Services.
- 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 card or certificate are not eligible for reimbursement.
- 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, 5 different prescription drug co-payments), submit them all in 1 claim but enter the details of each expense on a separate line.
- If you are not sure if you are completing your claim correctly, please call the Plan Administration office at 1-800-668-7547. A staff member will be happy to assist you.

HOW TO SIGN UP FOR DIRECT DEPOSIT

1. Select "Direct Deposit" from the left menu.
2. Enter your bank account information and select whether you want an e-mail "Statement Notification" by selecting the applicable answer to the question.
4. Verify your current email address in the "Current Email Address" section. (Note: If this is not your current e-mail address, go to "My Profile" to change your email address".)
5. Click "Submit". On the "Direct Deposit Confirmation" page, verify the information you entered, and click "Confirm"

HOW TO USE YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)



HOW TO REGISTER FOR PLAN MEMBER ONLINE SERVICES

1. From www.greenshield.ca, click the LOGIN button (found in the right corner of any page) and then click GO to register as a plan member.
2. On the "Welcome to Plan Member Online Services" page, enter your Plan Member ID and registration key in the "REGISTER HERE" section. Click "CONTINUE WITH REGISTRATION". Skip to Step 4.
3. Don't have a registration key? Your unique, one time use registration key can be found on your most recent Explanation of Benefits (EOB) statement. You can also easily request one by clicking on "GET A REGISTRATION KEY" and following the steps. Once you have your registration key, go back to the Welcome page, enter your Plan Member ID and registration key, and click "CONTINUE WITH REGISTRATION".
4. You will be required to confirm a few personal details, create a user name and password, and provide answers to 3 challenge questions. You can also give authorization for other people to access your account (such as a spouse) and enter your banking information.