

Reimbursement

- *First, if your claim is eligible under your basic group plan, submit your claim form with receipts through your group plan for reimbursement.*
- *Any unpaid or ineligible expenses may then be processed through your HSA.*
- *When your claim is paid, an explanation of the benefit(s) is printed indicating the amount paid as part of your health or dental coverage, the amount paid from your HSA, and the remaining HSA account balance.*

Please note: If you have health coverage under another plan (for example, a spouse's plan), you must submit your claim under that program before a claim for reimbursement is made under your HSA.

Check your HSA balance

- *On each cheque or direct deposit statement*
- *At any of our Quick Pay® locations (Atlantic Canada and Quebec)*
- *At 1-888-873-9200*
- *At www.medavie.bluecross.ca/members*



www.medavie.bluecross.ca



HSA

HEALTH SPENDING ACCOUNT

Choose the
health benefits
that are important
to *you*



A Health Spending Account (HSA)...

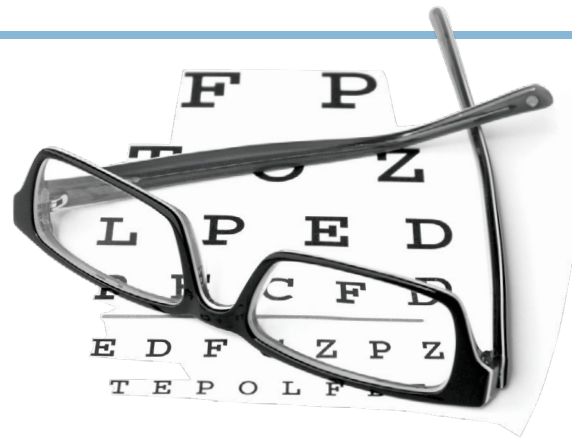
You can use an HSA account for health costs not covered under your basic or provincial health plan.

- *More money to spend on the health care that is important to you*
- *More comprehensive reimbursements, including co-payments and deductibles*
- *Reimbursements of up to 100 per cent of health expenses*

Yours to spend on...

Eligible health and dental expenses not covered by the group, such as:

- *Medical fees (except cosmetic procedures) not covered by the group plan*
- *Some medical devices, drugs and hospitalization fees*
- *Laser eye surgery*
- *Insulin, oxygen and liver extract, as prescribed by a physician*
- *Acupuncture and chiropractic services*
- *MRI exams conducted at a private clinic*
- *Expenses incurred outside the country in excess of the coverage from your provincial plan or travel insurance*
- *Transportation and travel costs to obtain necessary medical care*
- *Expenses from home renovations or vehicle modifications due to disability*



How it works - Credit Carry Forward

- *On January 1, or on the policy's effective date, a pre-determined allocation is credited to your "account".*
- *The plan is designed to allow the transfer of any unused credits into the next year.*
- *At the end of the second year, any unused credits from the first year are forfeited.*
- *Your claims are to be submitted during the year incurred.*
- *You have a period of 60 days* following the end of the first year to submit unpaid claims from the previous year. For example, for incurred expenses in one year, you can submit a claim for this expenditure up until February 28 of the following year. These claims will be paid by the previous year's remaining HSA balance.*

**May vary by group*

Example:

Date	Allocated Credit	Amount Reimbursed	Balance
January 1, 2012	\$800		\$800
February 7, 2012 (claim filed)		\$150	\$650
May 4, 2012 (claim filed)		\$200	\$450
January 1, 2013 (new allocation)	\$800		\$1250*
January 1, 2014 (new allocation)	\$800		\$1600**

** Credit carried forward (\$800 + \$450).*

*** The \$450 carried forward from 2012 is forfeited.*