

# Catastrophic Hybrid Plan

## OVERVIEW

### ✓ Your Catastrophic Hybrid Plan provides you with:

- Emergency Medical Travel Coverage
- Health Care Spending Account (HCSA)

### ✓ Once your plan deductible has been met:

- 100% Coverage of Essential Health Care: **Prescription Drugs, Eligible medical equipment/supplies, Ambulance, Accidental Dental, Hospital and Private Duty Nursing.**

### ✓ Your Catastrophic Hybrid Plan deductible:

Coverage	Deductible Cost
Single Coverage	\$1,000 per employee
Family Coverage	\$1,000 per employee \$1,000 combined for eligible dependents  \$2,000 total family deductible

### ✓ Satisfying the Catastrophic Hybrid Plan Deductible

For you to have 100% coverage for essential health expenses, your deductible must be satisfied. Any out-of-pocket costs for eligible expenses submitted through your plan are applied to your deductible. If you have family coverage, an additional \$1,000 combined deductible for all dependents will need to be satisfied before your dependents have access to direct reimbursement from their Catastrophic Hybrid Plan plan.

Your Health Care Spending Account (HCSA) can also work towards covering the costs of the deductible. If you submit eligible Catastrophic Hybrid Plan expenses, and have not yet used up the funds in your HCSA, you will receive automatic reimbursement for your out-of-pocket expenses unless you have turned off auto-coordination. At the Pharmacy, you may see a message stating “deductible not yet met, eligible for HCSA”. Once the deductible has been met, prescriptions will be 100% reimbursed through your health plan and the message will no longer appear for that benefit year.

Eligible Claims	Claims Exclusions
<ul style="list-style-type: none"><li>• Prescription Drugs</li><li>• Eligible medical equipment/ supplies</li><li>• Ambulance</li><li>• Accidental Dental</li><li>• Hospital and Private Duty Nursing</li></ul>	<ul style="list-style-type: none"><li>• Visioncare and related costs</li><li>• Paramedical Claims (Massage, Chiropractor, Physio, etc.)</li><li>• Other CRA eligible health expenses not covered under Catastrophic Hybrid Plan essentials</li><li>• Dental Claims</li></ul>

*This list is not complete. Those looking for whether a specific claim is considered eligible are encouraged to contact Green Shield Canada (GSC) directly at 1.888.711.1119.*

# I Catastrophic Hybrid Plan

## IN ACTION

### ✓ Making a Claim through your Health Care Spending Account (HCSA)

At the pharmacy, present your Catastrophic Hybrid Plan ID card to your pharmacist. If your deductible has not been satisfied, your claim will be denied, and you will need to pay for your prescription out-of-pocket.

But never fear! Your Catastrophic Hybrid Plan HCSA has been set up to cover the cost of the prescription automatically. You will receive reimbursement for the claim through a direct deposit or a mailed cheque, provided there is an adequate balance remaining in your HCSA. The amount spent on the prescription is also applied to your deductible.

### ✓ Coverage through Another Employee Benefits Plan

If you have coverage through a spouse or partner's benefits plan, claims must first be submitted to the spouse or partner's plan. The request to reimburse any remaining balance sent to Green Shield Canada (GSC) using a Health Care Spending Account (HCSA) claim form, or by submitting online through GSC's online portal.

### ✓ Get Reimbursed Faster with Direct Deposit

You can set up direct deposit for claims payments with GSC to receive your reimbursements faster and more conveniently. To do so, please register online at [www.greenshield.ca](http://www.greenshield.ca) using your unique GSC ID number on your card and providing your email address. GSC will then email you a temporary password, which you can use to activate your account and sign up for Direct Deposit of claims payments.

### ✓ Auto-Coordination

To get the most out of your Health Care Spending Account (HCSA) when you have a spouse whose benefits offer you coverage as well, you have the option to turn off the auto-coordination function on Green Shield Canada's (GSC) Plan Member Online Services.

With auto-coordination turned off, your claim will be submitted to your plan first so that it goes towards satisfying the deductible. Any amount not covered by your plan (when the deductible hasn't been met) will be submitted automatically through your spouse's plan, saving your HCSA dollars for other expenses.

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