

Catastrophic Health

IN ACTION

Let's take a look at the Catastrophic Health plan through the eyes of an employee: **James**.

JAMES
with spouse



Spousal Coverage

Family Deductible: \$2,000

HCSA Balance: \$1,000

1st
visit

James at the Pharmacy with Spousal Coverage

James has his first prescription refill for the year costing \$650. He presents his Green Shield Canada (GSC) ID card and the pharmacist submits through James' plan first and the claim is declined with a message indicating: "Deductible not yet met, eligible for HCSA". The good news is that his spouse has benefit coverage through their workplace plan.

On his Green Shield Canada (GSC) Everywhere online access, James has turned off the auto-coordination option for his HCSA coverage since he has coverage under his spouse's benefits plan. With James' auto-coordination turned off and the deductible not yet met, the claim is declined. Since James' spouse has prescription coverage at 80% through their benefit plan, the claim is paid out at \$520. This leaves James out of pocket for \$130 at the pharmacy.

Prior to leaving the pharmacy, James loads up his GSC Everywhere mobile app and submits his \$130 out of pocket expense through his HCSA. Since James turned off auto-coordination, he was able to submit his claim through his spouse's plan. The remaining amount not covered of \$130 was submitted through his HCSA, leaving him with a balance of \$870 that can be used towards future claims. In addition to the HCSA, \$350 remains towards satisfying the \$1,000 deductible.

Important Note: auto coordination should be turned off for this.

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IN ACTION

Let's take a look at the Catastrophic Health plan through the eyes of an employee: **James.**

JAMES
with spouse
(continued)



Spousal Coverage

Family Deductible: \$2,000

HCSA Balance: \$1,000

James at the Pharmacy with Spousal Coverage (continued)

2nd
visit

James needs his second refill of the year of \$650. Since there is a deductible still owing, James presents his GSC ID card and pays \$350 out-of-pocket at the pharmacy. He receives a reimbursement of \$300 now that James has entered 100% coverage through the Catastrophic health portion of his benefit plan by satisfying his deductible.

Since James's HCSA auto-coordination is still turned off, the pharmacist submits the remaining \$350 to the spousal plan. Since the spousal plan covers 80% of prescription drug claims, James receives reimbursement of \$280. This leaves James out of pocket for \$70 at the pharmacy. Prior to leaving the pharmacy, James loads up his GSC Everywhere mobile app and submits his \$70 out of pocket expense through his HCSA. The remaining amount not covered of \$70 was submitted through his HCSA, leaving him with a balance of \$800 that can be used towards future claims. The full amount of the prescription has been covered and there is no remaining amount left to be covered by the HCSA.

Ongoing Visits

James still has \$800 left in his HCSA that can be used towards other medical expenses such as paramedicals, vision, dental, and more. The deductible has now been fully satisfied and any future drug claims James makes will be 100% covered by his benefit plan.