

Coordinate your health and dental care plan with your **health care spending account**



Employees with both fully-insured health and dental care plans along with a health care spending account (HCSA) have more options when it comes to covering their medical and dental expenses.



How to submit your claim:

There is an order of claims submission that must be followed to maximize both coverages and remain on-side with the Canada Revenue Agency (CRA).

1

First, submit the claim along with the receipt to your fully-insured health or dental plan. This might be done right at the time of billing, as most service providers can direct-bill the insurance company.

2

Wait for the explanation of benefits (EOB) from your insurer. If you have coinsurance, the EOB will show the percentage and/or amount that was reimbursed for the eligible service or product.

3

Second, if you have alternative coverage under an individual or spousal plan, submit the receipt and the EOB to the alternate plan.

4

Last, if there are any unpaid amounts, or if the claim was denied by the insurer*, submit the claim along with the receipt and the EOB to your HCSA.

5

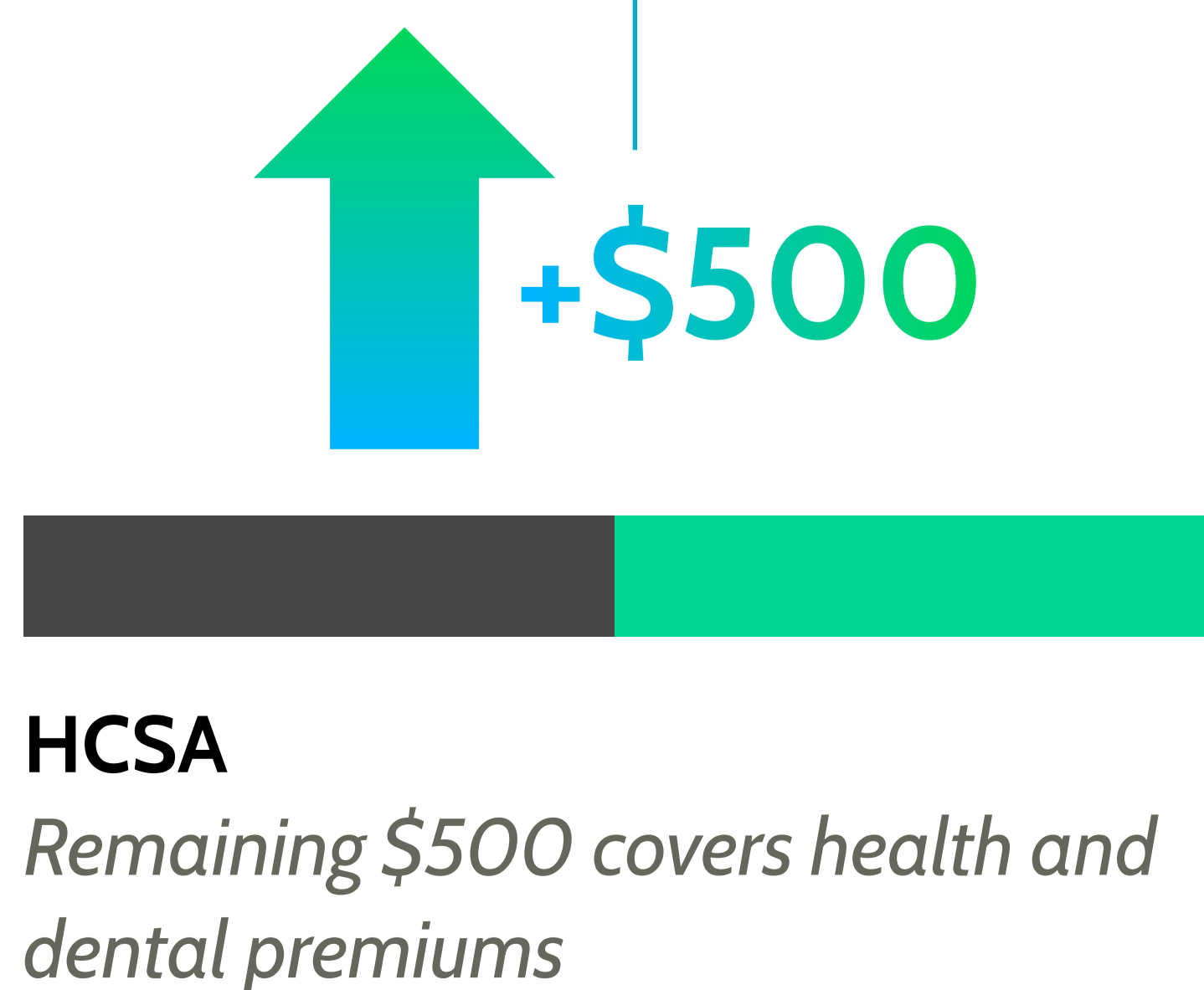
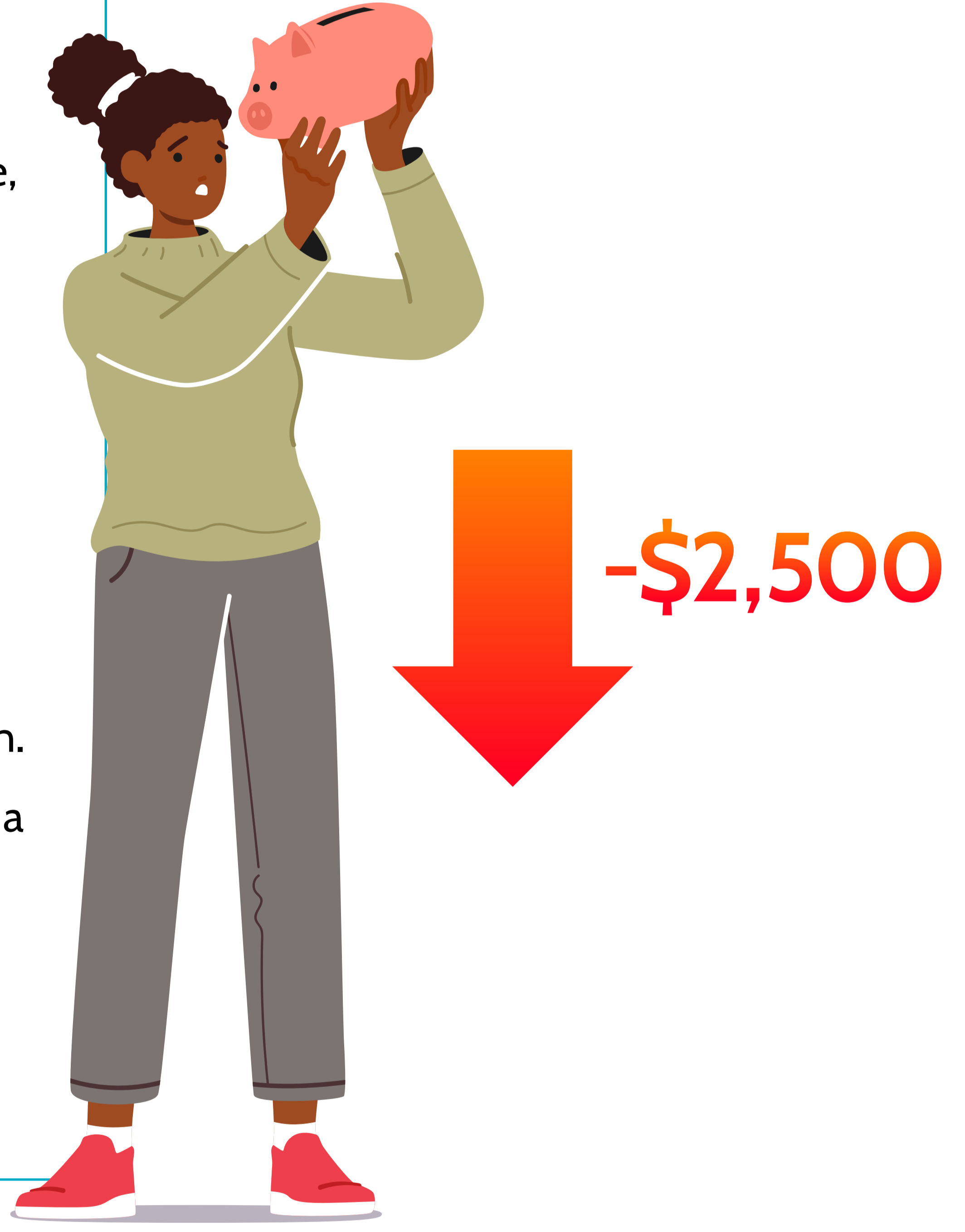
At the end of the year, if you still have a balance remaining in your HCSA, you can submit your health and dental care premium costs and be reimbursed up to the remainder.

**Claims could be denied for a variety of reasons, including but not limited to annual maximums and frequency limits, plan design, or ineligible expenses.*

Example scenario:

Let's look at an example through the eyes of an employee who has diabetes, with fully-insured coverage, spousal coverage, and a \$1,000 HCSA.

- Annual cost of diabetes supplies is \$2,500
- Diabetes supplies' annual maximum for employee's plan is \$1,000
- Diabetes supplies' annual maximum for spousal plan is \$1,000
- The first \$1,000 is covered by the employee's plan, and the second \$1,000 is covered by the spousal plan.
- The remaining \$500 is covered by the HCSA, leaving a balance of \$500 in the HCSA.
- The employee submits their health and dental premiums as an expense under the HCSA and is reimbursed \$500.



Employees who use their benefits frequently can access coverage to pay amounts not fully covered by the health and dental care plan. Employees who use their benefits infrequently or not at all can use their HCSA to cover their premiums. This provides employees with flexibility and choice, while protecting the employer from high-cost claims.