



January 2012

## Healthcare Spending Account (HCSA) Maximums and Information on Submitting Your Claims

The annual allocation for your Healthcare Spending Account is shown in the table below.

	Full-Time	Part-Time
April 1, 2011	\$575	\$400
April 1, 2012	\$600	\$420

### The HCSA can be used:

- to top up payment for services not fully covered under your benefit plan, or to cover deductibles under your plan or your spouse's plan;
- for prescription drugs not recognized on the Manitoba Pharmacare formulary;
- for vision care
- for any expense that qualifies as a medical expense tax credit under the Income Tax Act. See CRA Interpretation Bulletin IT-519R2 for a list of qualifying medical expenses. You can link to [http://www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html#P382\\_79898](http://www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html#P382_79898) for this information.

### Things to know about the operation of the HCSA:

- The policy year is April 1 to March 31.
- Expenses incurred between April 1, 2011 to March 31, 2012 and to be paid from the 2011/12 HCSA **must be received, processed and paid by Great-West Life no later than 90 days following the end of the policy year (June 29, 2012) – so please send your claim in early.**
- If you do not spend the full allocation, you cannot carry forward any unused amount. If you don't use it, you lose it.
- You can carry forward expenses until the next policy year. For example, if you purchased an eligible item for \$1,000 in this policy year, you could carry forward any unpaid amount until the next policy year. You could not carry forward any additional unpaid amount into any subsequent policy year.
- The HCSA can cover you, your spouse and children. In addition, a dependent can qualify if you are entitled to claim a medical expense tax credit for that dependent.

## How Are Claims Submitted to the HCSA?

The HCSA pays out only on the balance remaining after all other insurance plans have paid out. That includes your plan provided you did not opt out of the University of Manitoba Supplementary Health Plan, your spouse's plan, and provincial plans.

You will be allowed a 90 day grace period following the end of the fiscal year to submit claims incurred during the fiscal year to be paid in that fiscal year's allocation.

### **Some things to remember about submitting your claim are:**

If you are covered under the Supplementary Health Plan you should complete the combined Supplementary Health Plan and HCSA claim form.

On the Supplementary Health claim form you are asked to select how you want the benefits to be paid. Your options are Supplementary Health Plan only, HCSA only, or both. It is very important that you clearly identify how you would like your expenses paid.

- If the claim is for you:
  - send in your claim to Great-West Life for your regular Healthcare expenses
  - send in your claim to your spouse's plan (if applicable) for the remaining reimbursement
  - submit claim to your HCSA (GWL) which will reimburse any unpaid portion
- If the claim is for your spouse (who is not a U of M employee):
  - send in your spouse's claim to your spouse's insurer
  - send the claim to Great-West Life for the remaining reimbursement
  - submit claim to your HCSA (GWL) which will reimburse any unpaid portion

- If the claim is for your dependent children:
  - health claims are processed first through the plan of the parent whose birthday is first in the calendar year
  - send the claim to the other parent's plan
  - submit claim to your HCSA (GWL) which will reimburse any unpaid portion

If you have opted out of the Supplementary Health Plan, you should complete the HCSA claim form. Any health claims which have been incurred by you or your dependants should be submitted to your spouse's plan first with any remaining unpaid expenses submitted to the HCSA.

Supplementary Health Plan claims are to be submitted promptly and calendar year expenses should be claimed no later than the immediately following April 30 or 16 months from the date incurred.

For the HCSA, you will be allowed a 90 day grace period following the end of the fiscal year to submit claims incurred during the fiscal year to be paid in that fiscal year's allocation.

Claim forms can be obtained from the Staff Benefits office, UMG office, from the St. Boniface College Human Resource office, or visit the Staff Benefits' website at [www.umanitoba.ca/admin/human\\_resources/staff\\_benefits/](http://www.umanitoba.ca/admin/human_resources/staff_benefits/).

Claim forms should be submitted directly to Great-West Life.