

HEALTH CARE SPENDING ACCOUNT

MORE CHOICE, MORE FLEXIBILITY
GROUP BENEFITS | PLAN MEMBER



A Health Care Spending Account (HCSA) is an account that reimburses you for health and dental expenses not covered by your group benefit plan, providing you with more choices and greater flexibility to suit your specific needs.

This information sheet provides you with complete details about:

- How HCSAs work
- How you can benefit from your HCSA
- Reimbursement options
- Balance updates
- Eligible expenses
- Dependent coverage
- Frequently Asked Questions

How it works

It's easy. With your HCSA, your plan sponsor allocates a dollar amount to you at the beginning of the plan year. You can use this amount for:

- Eligible expenses not covered under your current benefit plan.*
- Eligible expenses in excess of your current plan maximum.
- Co-insurance and deductibles charged by your current plan.
- Expenses for dependents not eligible under your current benefit plan but eligible under the broader definition of 'dependent' as outlined on the Canada Revenue Agency website.

How you benefit

- Benefit control – Your HCSA gives you more control and choice on how to spend your benefit dollars.
- Non-taxable income – HCSA funds are considered non-taxable benefits (with the exception of Quebec).**
- Expense coverage – You can claim some expenses that might not otherwise be covered under your regular health and dental plan.
- Broader definition of dependents – You can claim for yourself and your eligible dependents, including dependents that may not be eligible under your regular group benefit plan.
- Online access – Easy online access lets you view the current balance of your HCSA.

Reimbursement options

Your HCSA offers reimbursement options to help you maximize the funds available to you (just select the option you want by checking the applicable box when filling out the interactive EZClaim Online or EZClaim Mobile form).

- I want my eligible expenses paid from my Equitable Life health or dental plan ONLY.
- I want my eligible expenses paid from my Equitable Life health or dental plan FIRST, and any unpaid portions of my eligible expenses paid from my HCSA.
- I want all my eligible expenses paid directly from my HCSA.

Note: Be sure to select one of these options. Otherwise, no portion of your claim will be paid from your HCSA.

And depending on your preference, you'll receive payment via cheque or through Electronic Funds Transfer.

Balance updates

When you use funds from your HCSA, your remaining balance will be updated and available for online viewing at www.EquitableHealth.ca.

Not yet registered?

- Visit www.EquitableHealth.ca
- Follow the step-by-step instructions to **activate your account** to get immediate access to your account information.

Eligible expenses

A complete list of eligible and ineligible expenses for your HCSA is available through the Canada Revenue Agency website (visit www.cra-arc.gc.ca).

Dependent coverage

According to the Canada Revenue Agency, a person is considered a dependent for the purposes of the Medical Expense Tax Credit, if:

- The person is the child, grandchild, parent, grandparent, brother, sister, uncle, aunt, niece or nephew of the individual or of the individual's spouse, and
- The person is dependent on the individual for support at some time in the year, and
- The person is a resident of Canada at some time in the year. This residence requirement does not apply if the person is the child or grandchild of the individual or of the individual's spouse.

For more details visit www.cra-arc.gc.ca

Frequently Asked Questions

1. What's the balance of my HCSA?

Your HCSA balance is easily available:

- (i) Log into www.EquitableHealth.ca
- (ii) Click the "My Coverage" tab and select Health Care Spending Account from the drop down menu to view your HCSA balance.
- (iii) Or call 1.800.265.4556 (option 2)

2. How do I submit HCSA claims?

You can submit your HCSA claims quickly and securely from your computer or mobile device with EZClaim Online or EZClaim Mobile. To submit your HCSA claim with EZClaim Online simply login to your Equitable Life Group Benefits account at www.EquitableHealth.ca, fill out the interactive claim form, attach your receipt and submit.

To submit your HCSA claim with EZClaim Mobile simply download the app, login, fill out the interactive claim form, snap a photo of your receipt and submit.

You can also submit your HCSA claim using Equitable Life's standard claim forms available online or through your plan administrator. Claim forms must be completed in full (including the area regarding HCSA claims payment options) and signed by you prior to submission.

3. If I don't use all of the funds in my HCSA, do I get cash back at the end of the benefit year?

No. If you have a **'Use It or Lose It'** plan, any unused balance in your HCSA at the end of the benefit period is forfeited. If you have a **'Balance Carry-Forward'** plan, any unused balance in your HCSA at the end of the plan year is carried forward for an additional 12 months. Any unused carry-forward funds remaining at the end of that 12 month period are forfeited.

4. If my health or dental claim isn't 100% covered, will you automatically use funds from my HCSA?

No. Equitable Life can only pay a claim from your HCSA if you check the appropriate box in the HCSA section of the claim form and sign the form.

5. Do I have a separate HCSA for health and dental claims or one combined HCSA?

Your HCSA is a combined account that can be used to pay health and/or dental claims.

6. What expenses are eligible through my HCSA?

A complete list of eligible and ineligible expenses is listed on the Canada Revenue Agency website at www.cra-arc.gc.ca.

7. Who does my HCSA cover?

Your HCSA covers you, your spouse, your children and any other dependents (please see Dependent coverage, earlier in this information sheet for more details).

8. How do I claim for expenses that may be eligible using Coordination of Benefits (COB)?

To ensure you maximize your benefit coverage, review any coverage you have through any provincial health insurance or private plan and claim accordingly. A private plan may include benefit coverage you and/or your dependents have through another insurance carrier. You may find it useful to review the COB provision in your employee benefits booklet.

9. What happens to my HCSA if I leave my place of work or my coverage terminates?

Your HCSA is part of your group benefits package and will terminate if you leave your place of work or if your coverage terminates.

* HCSA eligible expenses are determined by the Canada Revenue Agency (view them at www.cra-arc.gc.ca).

** Tax laws may change.

Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with independent advisors across Canada to offer individual insurance, savings and retirement and group benefits solutions to meet your needs.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing..



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