



# HOW TO USE YOUR HEALTH CARE SPENDING ACCOUNT (HCSA)...

Your HCSA is a spending account funded by your employer that you can use to pay for health and dental expenses not covered by your group benefits plan or your provincial health plan.

Based on your group plan design, your employer deposits a set amount into your HCSA – then you use the funds for whatever eligible expenses are important to you. It's all about individual choice – enjoy all the flexibility and convenience your HCSA has to offer.

## ELIGIBLE HCSA EXPENSES

Eligible HCSA expenses include all expenses that qualify for medical expense tax credits under the Canadian Revenue Agency (CRA) Income Tax Guidelines, such as:

- Payments to medical practitioners, hospitals, orthodontics, etc.
- Artificial limbs, aids, and other medical equipment
- Eyeglasses and contact lenses
- Rehabilitative therapy
- Dentures

For more information about eligible expenses, visit the CRA website at [canada.ca/en/revenue-agency.html](https://canada.ca/en/revenue-agency.html) or call toll free 1.800.959.8281.



## HERE'S HOW TO SUBMIT A HCSA CLAIM...

### Online (the easy way)

1. Register for access to *GSC everywhere* on [gsceverywhere.ca](https://gsceverywhere.ca) and sign up for direct deposit.
2. Select "Submit a Claim" from the main menu under the "Your Claims" heading.
3. Using the search field, type "Health Care Spending Account" and click on it when it appears in the drop-down.
4. Choose the type of claim and expense and click "Next Step."
5. Enter the claim and provider details as instructed.
6. Confirm your claim information is correct and click submit.

### On your mobile device (also easy)

You can also submit HCSA claims using the *GSC everywhere* app. Similar to submitting claims online, just select the HCSA claim type from a list of medical expenses and complete the required claim details.

### Paper (the not-as-easy way)

1. Register for *GSC everywhere* to print a pre-filled personalized form. Or call our Contact Centre at 1.888.711.1119 to receive a claim form.
2. Complete the form and sign in the appropriate spot. Remember to include your GSC ID number (found on your ID card). If the claim is for a dependent, include the dependent's number (also on your ID card).
3. Scan or take pictures of your form and receipts and upload them to *GSC everywhere*. OR take photocopies of your documents, double-check that you have provided your full mailing address, and send the form and your original receipts to the GSC address on the form.
4. Be sure to check your benefit plan booklet (which can be found online via *GSC everywhere*) for details on how much time you have to submit your HCSA claim.

## THINGS TO KEEP IN MIND...

To help ensure your claim is processed correctly, keep these tips in mind:

- You should confirm your expense is eligible under your HCSA. A list of eligible expenses is available on *GSC everywhere* (under Your GSC Account > Your Coverage > Health Care Spending Account) or on the CRA website.
- Some amounts are not eligible for reimbursement, for example, sales tax or shipping and handling fees, so deduct them from the total before submitting your claim online.
- Expenses paid with a gift certificate or card are also not eligible for reimbursement.
- If your expense is eligible under your traditional health or dental benefits, be sure to submit your claim to that plan first, then submit any unpaid balance under your HCSA.
- Avoid duplicate claims! Don't submit a claim under your HCSA until you're sure it's not already been reimbursed by your HCSA or your traditional health or dental benefits. Take a look at your claims history just to be certain.
- If we ask you for additional information about your claim, just scan or take a picture of your documents and upload them to *GSC everywhere*.
- If you don't coordinate benefits with another plan, the HCSA auto-coordinate option will make claiming easier (see page 4 for more information).
- If you do coordinate your benefits, don't forget to submit your claim to the other plan first, then submit any unpaid balance (not covered under your primary or secondary plan) under your HCSA.
- When completing your claim details, double-check that all information is entered correctly. For example, when entering coordination of benefits information be sure to accurately copy the amounts shown on the benefits statement from the other carrier.
- If you want to claim several expenses of the same type of benefit (for example, five different prescription drug co-payments), submit them all in one claim but enter the details of each expense on a separate line.

If you're not sure you're completing your claim right, call us at 1.888.711.1119, we'll walk you through it.

## REDUCE PAPERWORK WITH HCSA AUTOMATIC COORDINATION...

You can choose to automatically coordinate the portions of your claim costs that are not covered by your group benefits plan with your HCSA. Instead of filling out HCSA claim forms, you can choose to have unpaid balances automatically paid from your HCSA. This is convenient for you because you won't have to fill out any additional HCSA claim forms when you or your health care provider submits your claims.

### How to sign up for HCSA automatic coordination...

1. Sign in to *GSC everywhere* and click on your name in the top right corner of the screen. Then select, "Your GSC Account" and then, "Your Coverage". You'll see "Health Care Spending Account" listed here - click on it to expand.
2. Under the section titled, "Coordination of Benefits", select the types of benefit you'd like to automatically coordinate with your HCSA. Remember, you can make multiple selections and change your selections at any time.
3. Click "Save."

Caution: If you have access to other benefits (i.e., through your spouse's benefits plan), it's more beneficial for you to coordinate your claims with this other plan first, and then submit any remaining expenses to your HCSA online or using a paper claim form.

## VIEW YOUR HCSA BALANCES

You can check your HCSA balance and claims history online via *GSC everywhere* (your HCSA balance is also shown on the *GSC everywhere* app too!). You can find your balances under "Your GSC Account" by clicking on "Your Coverage" and then "Health Care Spending Account".

## **WITH YOUR HCSA, IT'S ALL ABOUT YOU...**

It supplements your group health plan by providing you with added flexibility and more ways to proactively manage your health.

**1-888-711-1119**

**greenshield.ca**