

**BROCK UNIVERSITY FACULTY ASSOCIATION
HEALTH CARE SPENDING ACCOUNT (HCSA)
INFORMATION SHEET**

Who is eligible for the HCSA?

BUFA employees are eligible if they retire on or after July 1, 2006 or for LTAs/ILTAs who cease employment after July 1, 2020. Employees must retire or cease employment with at least 8 years or more of service at Brock University and be at least 55 years of age at the time of leaving the University. Employees cannot receive the HCSA at the same time that they are receiving bridging benefits from Brock University.

What is a HCSA?

The HCSA is an account administered by Green Shield that can be used to pay for eligible expenses for yourself and eligible dependants. Eligible expenses are defined by Canada Revenue Agency (CRA) guidelines (refer to the CRA website or click [here](#)).

How does the HCSA work?

Each calendar year Brock University credits your Green Shield HCSA in the applicable amount as negotiated with BUFA. The credit amount for 2023 is \$2,679. Any employee who becomes eligible after January 1st of any given year will have the deposit amount prorated based on date of enrolment in the HCSA.

How do I make a claim?

Click [here](#) for the various ways to submit a claim to your GreenShield HCSA

What happens if I have money left over?

If you have a balance in your HCSA at the end of the calendar year, you may carry that amount forward to the next year. Reimbursement will be made first from the previous year's credits. Year 1 credits not used after the next calendar year will be forfeited (in accordance with CRA rules). **To note:** expenses are allocated to the plan period in which they are incurred, not the period in which they are submitted to Green Shield.

I do not have enough contributions to pay a claim; can I use next year's contributions?

No. Claims are adjudicated based on the date of service, which in turn determines which year's contributions are to be used. (Year 1 claims can only be paid with Year 1 dollars. Year 2 claims can be paid with rolled over dollars from Year 1 and then Year 2 dollars. Year 2 dollars cannot be used to pay for Year 1 claims).

How much time do I have to submit a claim before my contributions are forfeited?

Claims must be received no later than 60 days from the end of the calendar year to be eligible for payment. Once the 60 days have passed, no further claims can be paid with dates of service from the previous year (a claim dated in 2023 must be submitted by March 1, 2024 to be eligible, assuming that there are unused 2023 contributions. 2023 claims submitted within the grace period cannot be paid from 2024 contributions).

Can I assign payment of a claim through HCSA to the provider of service?

No. HCSA claims are payable to the employee only.

How do I know what contributions I have remaining in my HCSA?

When processing a claim for payment, Green Shield prepares an "explanation of benefit" (EOB) form that is sent along with payment. The EOB provides payment details on the claim submitted and the HCSA balance. HCSA information can also be found by signing into your account on the Green Shield website (www.greenshield.ca) or by calling Customer Service at 1-888-711-1119.

When does the HCSA terminate?

The HCSA terminates upon death of the employee. Any unpaid claims that are dated prior to date of death can be submitted to Green Shield for adjudication.