



Health Care Spending Account for First Canada Burlington, Caledon and Mississauga Drivers

If chosen as part of your benefit options your Manulife group benefit plan includes a **Health Care Spending Account (HCSA)**. This account provides you with the flexibility to cover **unexpected health and/or dental expenses**.

This guide provides complete details about your HCSA, including:

- Who's covered
- What's covered
- How your HCSA works
- How to submit your HCSA claims
- Answers to frequently asked questions

Who's covered?

Your HCSA covers eligible Drivers who have selected the Health Care Spending Account benefit option. Coverage is for employees and their family members.

What can you use it for?

Your group benefit plan includes extended health care but not dental coverage, you are able to use your HCSA toward health or dental expenses.

Health-related expenses that you can claim as a medical expense tax credit on your tax return are eligible under the HCSA. Some expenses (e.g. Medic-Alert bracelets, earplugs etc.) are not covered by your HCSA. If you're unsure, check with your plan administrator or call Manulife's Customer Service Centre.

How your HCSA works

Your employer allocates money to your HCSA, when your HCSA covers an expense, your reimbursement will include a claim statement, also called an EOB (Explanation of Benefits). The EOB will show you the amount paid along with the amount of money you have left in your HCSA.

Credit Carryover – After a year, if there's money left in your HCSA, you may still use it the following year. This is called Credit Carryover, which allows you to keep unused money in your HCSA for one extra year.

Credit Carryover Example

Year One

- Your employer contributes \$0.50 per hour worked to your Health Care Spending Account
- Commencing January your employer deposits \$40 monthly to your HCSA for 80 hours worked each month.
- By the end of December you have a total of \$480 in your HCSA, you've only used \$200. \$280 remains in your HCSA.

Year Two

- Your employer continues to deposit another \$40 monthly to your HCSA for 80 monthly hours.
- In May, you submit a \$100 claim to your HCSA for expenses incurred in year two.
- This claim is paid using available deposits carried over from year one.
- By the end of December, you still have \$180 in your HCSA from year one and \$480 from year two.
- The funds from year one are available for year two expenses up until the end of the grace period for year two (See Grace Period).
- Any funds remaining in your account from year one following the grace period for year two will expire.

Grace Period

Your HCSA also has a grace period that takes effect at the end of your plan year. This gives you extra time to submit HCSA claims after your plan year-end.

How it works: Your plan year-end occurs in December and you have a 60-day grace period, after December 31 to submit expenses you incurred during the previous year using any remaining deposits from the previous year.

How to submit your HCSA claim

To submit a health or dental claim to your HCSA, follow these steps:

1. Get the appropriate Manulife claim form from your Plan Administrator or if you have access to our Internet site you may be able to access the forms directly by going to www.manulife.com/planmember and logging in to the Plan Member Secure site.
2. Complete the claim form, fill in your HCSA contract number (**1905**) in the area indicated. Without this number, your claim payment may be delayed.
3. Submit the completed form and any supporting documents (for example: photocopies of receipts).

The reimbursement you receive is based on the funds available in your HCSA and will be explained on the accompanying claim statement from Manulife.

For health and dental care claims

Attach the receipt or, if the claim has already been partially paid for by any other plan, attach a copy of the EOB with the claim.

Frequently Asked Questions

Q: If I leave my employer or my coverage terminates, am I still entitled to my HCSA or can I take it in cash?

A: No. Your HCSA is part of your current compensation package and cannot be transferred to another employer or taken as cash.

Q: If I leave my employer or my coverage terminates, can I still use my HCSA funds?

A: You can only use your accumulated funds to pay for expenses prior to your termination date, and must be submitted before the end of the calendar year.

Q: How do I know how much money is left in my HCSA?

A: When you receive your payment and Explanation of Benefit (EOB) from Manulife, the EOB will show the balance in your HCSA. Depending on how your plan is set up, the entire amount may not be available for all expenses – it depends on when you incurred the expense. See “How your HCSA works” in this guide for more details.

Q: How long do I have to submit a claim?

A: Always try to submit your claims as soon as possible, during the same plan year in which you paid the expense.

Q: Why should I submit my claims to my spouse’s plan first?

A: Submitting claims to your other plan(s) before using your HCSA makes the best use of your benefit plan(s) and helps you recover the maximum amount of each expense. This also saves your HCSA amounts for other expenses.

Q: Can my pharmacist or dentist submit my HCSA claim electronically?

A: No. Pharmacists and dentists (and any other healthcare providers) have no access to your HCSA.

Q: If I don’t use all the money in my HCSA, can I get it back in cash?

A: No, in order for the HCSA to remain non-taxable, based on Income Tax Act rules, any remaining balance cannot be cashed.