

How to Claim Expenses through your Health Care Spending Account (HCSA)

Your Health Care Spending Account is a predetermined allocation of funds from your employer that you can use to pay eligible health and dental expenses not fully covered by your group benefits plan or your provincial health plan. Eligible expenses could include, but not limited to, deductibles, costs in excess of Reasonable & Customary amounts or reimbursement amounts on your Health or Dental expenses.

All expenses that are eligible for reimbursement must be defined in the Canada Revenue Agency's Medical Expense Tax Credit program.

The eligible expenses should be submitted under all group plans before being submitted under the HCSA.

Claims may be submitted either manually by mail or electronically Plan Member Online Claims.

Plan Member Online Claims

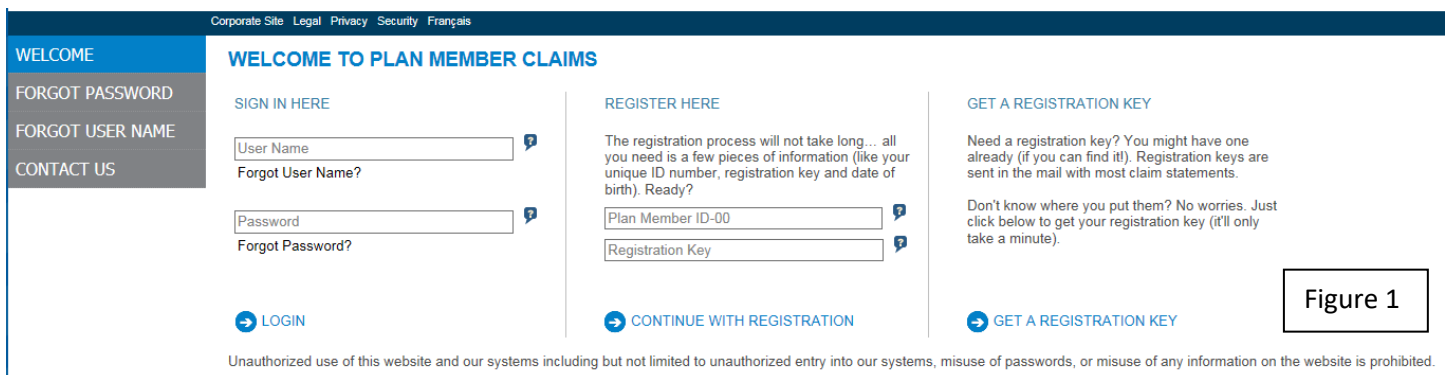


Figure 1 –Plan Member Online Claims Welcome Screen

To submit a claim, you must be registered with Wawanesa Life's Plan Member Online Claims site (Figure 1) and signed up for Electronic Funds Transfer (EFT). There is no charge for this convenient service.

All reimbursement of expenses to the Plan Member must be made through an Electronic Funds Transfer (EFT). No paper cheques will be issued. The site will prompt you to sign up for EFT reimbursement if you have not already done so.

The screenshot displays the 'HEALTH CARE SPENDING ACCOUNT' page. On the left is a navigation menu with 'MY SPENDING ACCOUNTS' highlighted. The main content area includes a balance summary table, an auto-coordination form, and a claim history table. Red circles with numbers 1 through 4 highlight specific elements: 1 points to the 'MY SPENDING ACCOUNTS' menu item, 2 points to the balance summary table, 3 points to the auto-coordination form, and 4 points to the claim history table.

Balance Summary Table:

Deposit Year	Amount Deposited	Amount Used to Date	Amount Remaining	Amount Remaining Forfeited if Not Used By
2016	\$1,000.00	\$40.00	\$960.00	December 31, 2017
Current Balance	\$1,000.00	\$40.00	\$960.00	

Auto Coordinate My Health Care Spending Account Claims Table:

Benefit	Auto Coordinate
Dental	<input type="radio"/> Yes <input checked="" type="radio"/> No
Drug	<input type="radio"/> Yes <input checked="" type="radio"/> No
Extended Health Services	<input type="radio"/> Yes <input checked="" type="radio"/> No
Vision	<input type="radio"/> Yes <input checked="" type="radio"/> No
Travel	<input type="radio"/> Yes <input checked="" type="radio"/> No

Claim History Table:

Service Date	Benefit Type	Service Description	Claimed Amount (\$Cdn)	Amount Paid by My Health/Dental Plan (\$Cdn)	Amount Submitted that may affect Contributions Remaining (\$Cdn)
1 Mar 01, 2016	HCSA	Paramedical Service	\$100.00	\$0.00	\$100.00

Figure 2

To submit an expense through your Health Care Spending Account (HCSA), choose 'My Spending Accounts' from the left hand menu. (Figure 2.1)

This page allows you to manage your HCSA by displaying:

- Transactions in your account (Figure 2.2)
- Auto-Coordination (Figure 2.3)
- Submitted but not Completed (Figure 2.4)

Figure 2.2 Current Balance

The Balance Summary shows a snapshot of the HCSA account: opening balance, amount used, and remaining balance. This is a year-to-date summary. To see claims paid through your HCSA, search your claim history.

Figure 2.3: Auto Coordination

Do you have other insurance?

No – You can use Auto Coordination to have any unpaid amount from your health and dental expenses paid under your HCSA. Select 'yes' for each benefit you would like to auto coordinate.

Yes – You **cannot** use Auto Coordination. You must first submit your claim through your own plan, then submit your claim to your spouse's plan. The remainder of the expense after coordination with your spouse's plan may be submitted to your HCSA. Select 'No' for auto coordination.

Note: Expenses should be submitted through each group plan prior to making a claim under the HCSA plan. Remember to retain the Explanation of Benefits (EOB) and receipts for 13 months. The dollars in your HCSA are available for expenses incurred in the calendar year. While coverage is in force, expenses must be submitted within the calendar year they are incurred or by January 31st of the following year, whichever comes first. If you no longer have coverage in force under this plan, you have 90 days from your termination date or January 31st of the following year, whichever comes first.

Auto coordination can be updated at any time. If you have selected 'Yes', any claim you submit will automatically coordinate with your HCSA. No other paper work is required.

Figure 2.4 – Claims Submitted but not processed:

This section will only appear on the HCSA home page if you have submitted an expense but the adjudication process has not been completed. The amount shown here is not included in the summary of Figure 2.2.

Submit a HCSA Claim

Corporate Site Support Legal Privacy Security Français Sign Out

SUBMIT A CLAIM - HEALTH CARE SPENDING ACCOUNT

Health Care Spending Account **Select Expense** Claim Details Claim Submission Confirmation Claim Submitted

Your Health Care Spending Account is like a bank account that you can use to pay for eligible health and dental expenses not fully covered by your group benefits plan or your provincial health plan. It also covers a wide range of health and dental expenses such as medical equipment, drugs and medications, eyeglasses, paramedical practitioners and orthodontic expenses, as well as copayments or deductibles.

To submit your Health Care Spending Account claim, select the type of claim and medical expense below. Please note: not all items listed below may be eligible under your plan.

* Indicates a mandatory field

Choose type of claim: * Paramedical Service

Choose type of expense: * Chiropractor

NEXT CANCEL

Figure 3

Figure 3 – Submit a Claim

Select the type of claim from the drop down menu.

A secondary drop down menu will appear. Expenses not listed on the drop down menu but are eligible under the CRA Medical Expense Tax Credit program, must be submitted manually on a claim form.

Choose the type of expense and click 'Next' to proceed.

Submit a Claim - Details

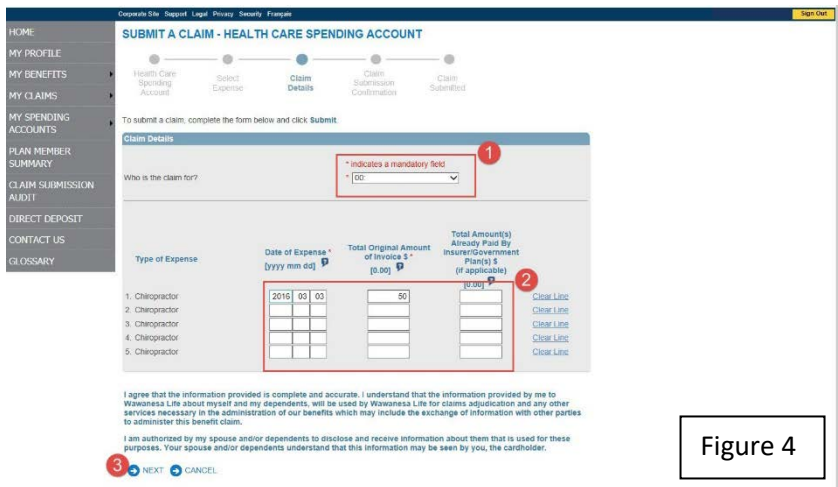


Figure 4

Figure 4 – The Details

Choose who the claim is for from the drop down menu. (Figure 4.1)

Add the date of expense and the amount on your invoice. If any of the amount has been paid, please indicate. (Figure 4.2)

Expenses must be entered separately for yourself and each dependent. If you are claiming for a dependent not on the group plan but defined as an eligible dependent by Canada Revenue Agency, this expense must be submitted manually on a claim form.

Click 'Next' to proceed. (Figure 4.3)

Claim Submission – Review & Confirm



Figure 5

Figure 5 – Review & Confirm

Check to ensure the information is correct on this screen before proceeding.

If you need to change the information, please click the 'Change Information' button to return to the Claim Details screen (Figure 4). When all the information is correct, click 'Submit'.

Figure 6 – Claim Submission Results

This screen is a confirmation that your claim is being processed and is awaiting payment. If you wish to print a copy for your records, click the Print button.

Claim Submission Result

CLAIM SUBMISSION RESULTS - HEALTH CARE SPENDING ACCOUNT

Claim Submission Results

Plan Member ID Number:
Participant Name:
Submission Date: **May 02, 2016 9:37 AM EDT**

Form Number	Date of Expense	Type of Expense	Claimed Amount (\$Cdn)	Other Paid Amount (\$Cdn)	Paid Amount (\$Cdn)	Claim Status*
341905416	Mar 03, 2016	Paramedical Service	\$50.00	\$0.00	\$0.00	Awaiting payment
Total			\$50.00	\$0.00	\$0.00	

Your claim has been received. If the status is "Awaiting Payment", your claim will be processed the next business day and your spending account balance will be updated at that time.

[PRINT](#) [CLOSE](#)

Figure 6

Additional Information:

1. Claim submissions are not subject to a minimum amount.
2. All manual claim submissions must be signed by the Plan Member.
3. All reimbursements will be to the Plan Member by EFT payment.

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