



How to claim expenses through your Health Care Spending Account (HCSA)

Your Wawanesa Life group benefits plan includes a HCSA. The following FAQ will help you submit claims directly through your HCSA, provide details on how to get set up for auto-coordination and direct deposit as well as it includes some helpful tips about submitting claims online through our online portal, Plan Member Online Claims.

If your expense is eligible under your traditional health or dental benefits, be sure to submit your claim to that plan first. To make things simple, when entering your claim under the traditional plan, you will have the option to submit any unpaid balances to your HCSA on the Claim Submission screen or by setting up auto-coordination rather than by entering the claim through the traditional plan then through the HCSA plan.

If you coordinate your benefits with another plan, 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.

If you don't coordinate benefits with another plan, the HCSA auto-coordinate option will make claiming easier (see below for more information on getting set up for auto-coordination).

Submitting a HCSA Claim Online

1. Sign into [Plan Member Online Claims](#)
 - I. go to Wawanesalife.com
 - II. select Plan Member Online Claims found under Group Benefits Online
 - III. log in using existing username and password or follow the steps to register for an account
2. Select "My Spending Account" from menu list.
3. Select the click "here" button to submit a claim directly through your Health Care Spending Account.
4. Choose the type of claim and expense and click "NEXT."
5. Choose who the claim is for.
6. Enter the provider details.
7. Enter the claim details.
8. Confirm your claim information is correct and click submit.

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 [Plan Member Online Claims](#) or on the CRA website. [Canada Revenue Agency's Medical Expense Tax Credit program](#)
- Some amounts are not eligible for reimbursement, for example, sales tax or shipping and handling fees, be sure to deduct them from the total before submitting your claim online.
- Expenses paid with a gift certificate or card are also not eligible for reimbursement.
- To 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. You can review your claims history on the [Plan Member Online Claims](#) website.
- If we ask you for additional information about your claim, simply scan or take a picture of your documents and upload them to [Plan Member Online Claims](#).
- When completing your claim details, double-check that all information is entered correctly. For example, when entering coordination of benefits information be sure to enter all amounts paid by other sources in the field indicating "Total Amount(s) Already Paid By Insurer/Government Plan(s) \$ (if applicable)". This amount includes payment(s) made by your Health and Dental plan with Wawanesa Life.
- 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.

How to sign up for HCSA auto-coordination

1. Sign in to Wawanesa Life [Plan Member Online Claims](#) and select "My Spending Accounts" from the menu.
2. 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."

If you do not wish to have an expense automatically coordinated with your HCSA, be sure to turn off the automatic coordination prior to entering your claims.

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 the other plan first, and then submit any remaining expenses to your HCSA.

Quicker Payment

Instead of receiving your claim reimbursement by cheque, you can choose to have it deposited directly into your bank account by signing up for direct deposit via Wawanesa Life [Plan Member Online Claims](#).

Need more help or still have questions?

If you have any questions, please refer to the [Health Care Spending Account FAQ for Plan Members](#) document on our website under Group Forms or Contact a Customer Service Representative at 1-800-665-7076.