

## Edmonton Fire Fighters' Union Health Care Spending Account (HCSA)

The Supplementary Health Care and Dental Plans provided through your employment with the City offers you and your family protection against health care expenses. There are, however, a number of health care expenses that are not covered by these Plans. The Health Care Spending Account (HCSA) allows you to obtain reimbursement for those eligible health care expenses not covered under other plans.

### Who is eligible to participate in the HCSA?

To participate in the HCSA you must:

- (i) be a permanent full-time employee covered under the collective agreement between Edmonton Fire Fighters' Union and the City of Edmonton;
- and
- (ii) have completed the 90 day waiting period for benefits by either the first pay period of the year or the pay period in which July 1 occurs;
- and
- (iii) be actively at work.

Actively at work means those permanent employees who are at work for all or a portion of the first pay period of the year or the pay period in which July 1 occurs. Actively at work includes those employees who are on paid leave, vacation, maternity or paternity leave, WCB, STD or LTD.

Employees who are on leave without pay during the first pay period of the year are not eligible to participate beginning the first pay period of the year.

Employees who would otherwise be eligible to participate the pay period in which July 1 occurs are not eligible to participate if they are on leave without pay during the pay period in which July 1 occurs.

If you do not participate in the City's Supplementary Health Care and/or Dental Plan as you have coverage under a spouse's plan, you still participate in the HCSA.

### If I am eligible to participate by the first pay period of the year, how much is deposited/credited to my HCSA?

The City will deposit \$500 to each eligible permanent full-time employee's HCSA on the first pay period of the year.

**If I am not eligible to participate until the pay period in which July 1 occurs, how much is deposited/credited to my HCSA?**

The City will deposit \$250 to each permanent full-time employee's HCSA at the beginning of the pay period in which July 1 occurs.

**Can I receive a deposit to my HCSA more than once a payroll year?**

Eligible employees will only receive a deposit to their HCSA in January or July of each year, but not both.

**What expenses are eligible for reimbursement under the HCSA?**

Members can be reimbursed for medically-related expenses not covered by Alberta Health Care or for amounts not reimbursed through the Supplementary Health and Dental Plans. This includes amounts not reimbursed under your spouse's health and dental plans. Expenses for eligible dependents, as defined in the collective agreement or under the Supplementary Health Care Plan, may also be submitted to the HCSA for reimbursement, under the same conditions.

To be eligible for reimbursement from the HCSA, the expense must be incurred on or after the date the credits (dollars) were deposited in your HCSA and all other sources of reimbursement must have been accessed first.

Some examples of health and dental expenses eligible for reimbursement under the HCSA are:

- deductible and co-payment amounts
- vision care expenses

Some expenses are **not** eligible for reimbursement under the HCSA, as they are not an eligible medical deduction under the *Income Tax Act*.

As the list of eligible medical expenses is always changing, it is your responsibility to determine if the expenses to be reimbursed through the HCSA, which are not eligible under your health and dental plan or your spouse's health and dental plan, are an eligible medical deduction under the *Income Tax Act*. A general listing of eligible medical expenses under the *Income Tax Act* can be found on Canada Revenue Agency's web site at: [www.cra-arc.gc.ca/tax/individuals/topics/income-tax/return/completing/deductions/lines300-350/330/menu-e.html](http://www.cra-arc.gc.ca/tax/individuals/topics/income-tax/return/completing/deductions/lines300-350/330/menu-e.html). An official ruling can be obtained by calling 1-800-959-8281.

**Maximizing your Supplementary Health Plan, Dental Plan and HCSA**

1. If the pharmacist or dentist has submitted the medical or dental claim on a direct bill basis to Alberta Blue Cross, any unpaid portion not reimbursed under the Supplementary Health or Dental Plans will be automatically recorded in your HCSA.

2. You will need to submit a claim form to Alberta Blue Cross for expenses that are eligible for reimbursement through your Supplementary Health Care Plan or Dental Plan (e.g. physiotherapy) which have **not** been submitted on a direct bill basis. Claim forms are available on the City of Edmonton Website, at: [www.edmonton.ca](http://www.edmonton.ca), under [City Government, Employment, Information for Employees, Benefit Forms](#). Any amounts not reimbursed under your health and dental plan or your spouse's health and dental plan, will be automatically recorded in your HCSA.
3. If an expense is not eligible for reimbursement under your Supplementary Health Plan or Dental Plan you will need to complete the "HCSA Claim and Payment Request Form" and submit the form to Alberta Blue Cross. Claim forms are available on the City of Edmonton Website, at: [www.edmonton.ca](http://www.edmonton.ca), under [City Government, Employment, Information for Employees, Benefit Forms](#).
4. If you have coverage under your spouse's health and/or dental plan, make sure Alberta Blue Cross is aware of this coverage. This will ensure that expenses will not be reimbursed from your HCSA credits until you have received reimbursement from both your health and dental plan and your spouse's health and dental plans.

#### **How are claims coordinated between my plan and my spouse's?**

- Your health and dental plan is the first payer for **your** expenses. Submit your eligible health and dental claims to your plan first. When you receive your reimbursement, you will receive an *Explanation of Benefits* (EOB) showing how much of the submitted expenses have been reimbursed. You then submit the EOB to your spouse's plan, the second payer. The amount of reimbursement that you will receive from your spouse's plan will be based on the coverage provided under your spouse's plan.
- Your spouse's health and dental plan is the first payer for **his or her** expenses. Your spouse submits claims to his or her plan first. You submit the EOB to your plan for reimbursement of any amounts not reimbursed under your spouse's plan. The amount of reimbursement you will receive will be based on your plan's coverage.

The first payer for dependent children's claims is the health or dental plan of the parent whose birthday falls first in the calendar year (not necessarily the oldest parent).

- If you and your spouse both work at the City of Edmonton, your claims are automatically coordinated for both the health and dental plans by Alberta Blue Cross.
- Any amounts not reimbursed will be automatically recorded in your HCSA unless your spouse also has an HCSA through the City of Edmonton. If your

spouse has an HCSA through the City and the expense is for them then any amount not reimbursed will be automatically recorded in their HCSA not yours.

- If you have coverage through the City of Edmonton and your spouse has Alberta Blue Cross through another employer, claims are automatically coordinated for both the health and dental plans by Alberta Blue Cross.
- If your spouse's health and dental plan is through someone other than Alberta Blue Cross, you will have to submit the EOB from Alberta Blue Cross to your spouse's health or dental plan as described in the first two bullets. You will then need to submit the EOB from your spouse's health and dental plan to your HCSA.
- If you and your spouse both have health and dental plans through Alberta Blue Cross, coordination of claims for dependent children happens automatically. If not, you must submit the claim to the health or dental plan of the parent whose birthday falls first in the calendar year and then to the other parent's plan.
- **Important:** If you are coordinating benefits with your spouse, and your spouse's plan is not with Alberta Blue Cross any amounts not reimbursed under your health and dental plan or your spouse's health and dental plan are **not** automatically recorded in your HCSA. You will need to submit a claim form to your HCSA to receive reimbursement of any portion of the eligible expenses that was not reimbursed under your or your spouse's health and dental plans.

### **How do I receive payment from the HCSA?**

- To request a payment from your HCSA you must complete the "HCSA Claim Payment Request" form. Claim forms are available on the City of Edmonton Website, at: [www.edmonton.ca](http://www.edmonton.ca), under City Government, Employment, Information for Employees, Benefit Forms.
- If the payment request is for \$100 or more, a cheque will be issued to you at the end of the month in which the request was received by Alberta Blue Cross. If the payment request is for less than \$100, payment will be issued at the end of the quarter in which the request was received by Alberta Blue Cross. Quarterly payments are issued at the end of March, June, September, and December.

### **How do I find out how much is in my HCSA?**

- If you request a payment from the HCSA, your HCSA balance remaining will be printed on the statement that accompanies your cheque.

- If you do not request a payment from the HCSA, you will receive a statement every 6 months (i.e., June and December) from Alberta Blue Cross advising of the balance in your account.

### **What happens if I don't use the full amount of my HCSA in the policy year?**

- At the end of the policy year, any unused balance (i.e. portion of the \$500/\$250) that has not been paid out for medically related expenses will be rolled over to the next year.
- Any claims in the new year are applied first to the amount that has been rolled over from the previous year. At the end of the second year, if you have not used up the full amount that was rolled over from the previous year, that amount will be forfeited.
- **Important: You must make a request for payment from the HCSA, it is not automatic.**
- **Important:** Policy Year for the HCSA means the first pay period of the year until the last pay period of the year. For 2008, this means **December 23, 2007 to December 20, 2008**.
- After the first year of participation, all eligible expenses must be incurred during the policy year – e.g. for 2009 - between **December 21, 2008 and December 19, 2009** to be eligible for reimbursement from the HCSA credits deposited in the 2009 policy year.

### **Where can I get more information about my HCSA?**

If you have any questions or would like more information about your HCSA, you can contact:

- Alberta Blue Cross Customer Services at 1-800-661-6995
- Employee Service Centre 780/944-4311

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