



# Health spending account

## A convenient way to pay for additional medical expenses

What do sports injuries, allergies and diabetes have in common? If you need treatment for any of them, you might have to pay for treatment out-of-pocket even if you have a group benefits plan. That's why a health spending account (HSA) may help.

### What's an HSA?

You start each plan year with a certain number of credits in your account. Throughout the year, you can use the credits to pay for or top up certain coverages. These can apply to health, vision and dental care expenses that aren't covered by your group benefits plan or provincial health care plan. Some examples include hearing aids, eyeglasses or topping up coverage for your child's braces.

You can use an HSA to cover costs that qualify for a medical expense tax credit under the Income Tax Act.\*

\*Contact your local Canada Revenue Agency office for a complete list of qualifying expenses. In Quebec, your HCA benefit payments are taxable for provincial income tax purposes.

### Who can use your HSA?

Your HSA covers you, your spouse and your dependants if:

- You're already covered by the Canada Life™ basic group benefits plan
- Your spouse and dependants are already covered for basic health care benefits by your group plan or your spouse's plan

If your dependant child isn't eligible for basic health care benefits because of student age restrictions, they can still qualify for the HSA.

### Submitting claims

Use the HSA forms to claim benefits from your HSA. You should also use the forms when you're claiming benefits from your basic plan and want any remaining balance paid by the HSA. You can find them on [canadalife.com](http://canadalife.com) or get them from your plan administrator.

You have up to 31 days after your plan year ends to submit claims for your expenses from the last plan year. Your qualifying expenses come out of the remaining HSA balance for that plan year.

### Exclusions

There are some exclusions to HSA coverage including:

- Expenses that private insurers aren't legally able to cover
- Services and supplies for which there's no charge
- Any portion of an expense for services and supplies for which benefits are payable under another group plan or a government plan
- Expenses arising from war, insurrection, acts of terrorism or voluntary participation in a riot

**For more information on the health spending account, contact your plan administrator.**

