



Discover how your Health Spending Account can work for you

## How does your HSA work?

An Alberta Blue Cross Health Spending Account (HSA) is an innovative way for your employer to complement your group benefit plan by providing you with the ultimate blend of choice and flexibility.

With an HSA, credits (dollars) are deposited into a special account that you can use to pay for eligible medical and dental expenses not covered by your employer group plan or by provincial health care. HSA credits are funded by your employer who may deposit a set amount for each employee. The reimbursement of expenses through your HSA is non-taxable, which means your money goes a lot further than if you paid the same expenses out-of-pocket.

## How to claim

When you submit a health or dental claim through your plan, any unpaid balance of an eligible claim automatically transfers to your HSA, which means you do not need to fill out additional claim forms. In cases where your provider bills Alberta Blue Cross directly for eligible products or services through your plan, such as for prescription drugs, outstanding balances are automatically transferred to your HSA.

## Eligible expenses

Through your HSA, you and your eligible dependants can be reimbursed for medical expenses not covered by your employer group or provincial health care plans.

### For group health and dental plan expenses

*(for example, prescription drugs, dental, physiotherapy and vision claims)*

Eligible expenses under your HSA are determined by the Canada Revenue Agency (CRA). According to the CRA, if a medical expense qualifies as an eligible claim through a group health and dental plan, it is eligible under your HSA. Some examples of eligible expenses include

- co-pay amounts and deductibles,
- vision-care expenses, and
- orthodontic procedures.

For a list of eligible expenses, sign in to our member web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and click on [Health Spending Account](#) and [Allowable expenses](#). Alberta Blue Cross will validate, assess and adjudicate these claims.

### For other medical expenses

*(for example, travel expenses, vehicle modifications and home renovations)*

The CRA decides what expenses are eligible under an HSA. To access the CRA's list of eligible expenses, visit [www.cra-arc.gc.ca/medical](http://www.cra-arc.gc.ca/medical).

It is the plan member's responsibility to determine whether their expenses meet the criteria outlined by the CRA and to submit claims to Alberta Blue Cross online or by using a Health Spending Account claim form.

Alberta Blue Cross will reject claims for expenses that are non-health related. If your claim is unique in nature and you are unsure whether it is eligible, we advise you to contact the CRA at 1-800-959-8281.

## Advantages of an Alberta Blue Cross HSA

### Increased coverage levels

Your HSA helps you pay co-insurance, deductibles and amounts in excess of your group health and dental plan limits.

Remaining balances from your eligible health and dental plan claims automatically flow into your HSA—meaning no additional claim forms are required.

### Expanded benefits

You can draw on your HSA to pay for a wide range of health-related expenses not covered by other plans and for services not covered by government programs. Any medical expenses deemed eligible for tax deduction by the CRA may be claimed through an HSA. This includes alternative therapies, benefits excluded from your employer group benefit plan and your portion of group health and dental plan premiums.

### Enhanced eligibility

Use your HSA to cover expenses for financially dependent family members who would not otherwise be eligible for coverage.

### Greater flexibility and control

Your HSA not only offers you more flexibility when budgeting to meet your specific health-care needs, but it also gives you more control over the funding of your health-care expenses.

### Favourable tax advantages

By paying health-care expenses with pre-tax dollars through your HSA, your health dollars go further. For example, based on a taxation rate of 30 per cent, for every \$100 of eligible health expenses flowed through your account, you would receive reimbursement for the full \$100—versus \$70 if the same expenses were paid using after-tax dollars.

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## For more information

Should you have any questions about your Health Spending Account, please contact Alberta Blue Cross Customer Services.

Edmonton	780-498-8000
Calgary	403-234-9666
Grande Prairie	780-532-3505
Lethbridge	403-328-1785
Medicine Hat	403-529-5553
Red Deer	403-343-7009

Toll free 1-800-661-6995

[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

## Frequently asked questions

### When do I need to submit an HSA claim?

If your expense is not eligible through your health or dental plan, or you have reached your coverage maximum, you can submit it as an HSA claim.

### How do I submit an HSA claim?

You can submit an HSA claim quickly and easily online by signing in to our member web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) or downloading the *Alberta Blue Cross My Benefits* app for Apple or Android devices. You can also download and print a claim form if you choose.

### What expenses are eligible?

The CRA decides what expenses are eligible under an HSA. To access the CRA's list of eligible expenses, visit [www.cra-arc.gc.ca/medical](http://www.cra-arc.gc.ca/medical).

### Do I need to keep my receipts?

Yes. When you submit expenses online, you must keep all original receipts for 90 days as we may request them to verify a claim.

### What is the deadline for submitting claims?

You are required to submit claims for any expenses incurred in the current benefit year by the deadline specified by your HSA. Please note that this deadline is different than your health and dental plan claiming deadline. Refer to your benefits booklet or contact your plan administrator for your HSA claiming deadline date. We recommend that you submit your claims immediately after incurring eligible expenses to avoid submitting them late.

### What if my name does not appear on the receipt?

Alberta Blue Cross cannot verify claims if the original receipts do not identify the name of the individual who obtained the service.

### How do I receive payment?

HSA payments will be deposited directly into your bank account if you are signed up for direct deposit. You can register for direct deposit by signing in to our member web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and clicking on [Your profile](#). Once you are signed up for direct deposit, you will receive paperless claim statements.

### When do I get paid?

HSA payments are issued according to a pre-determined payment schedule. Please sign in to our member web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) or contact your plan administrator for more information about your payment date.

### Does my HSA balance carry over from year to year if I don't use all my credits?

HSA credits (or incurred expenses) can carry forward for up to 12 months from the end of the plan year in which the credits were allocated. Refer to your benefits booklet or contact your plan administrator to determine whether your HSA credits or expenses will carry forward.

### How does an HSA work with Coordination of Benefits (COB)?

If you are covered under multiple plans, COB with another carrier may cause exceptions in your coverage.

