

Health Care Spending Account (HCSA) - CUPE 3902- Unit 2

Questions and Answers to help you understand your HCSA

Q - What is a Health Care Spending Account (HCSA)?

A – A HCSA is an amount allocated to you based on your entitlement under the Collective Agreement from which you can obtain reimbursement of eligible medical and dental expenses on a tax-free basis. Your HCSA can only be used for this purpose; there is no option to take any money out of the account for other purposes or to receive the allocation as cash or other income. If you have coverage through a student or other private health benefit plan, you must first submit you must seek coverage for your expenses under that plan prior to submitting a claim under the HCSA.

Q – Beginning in September, I am teaching 1 full course in the fall winter session, and have an additional half credit course in January. How much will I have available in my HCSA?

A – As of September, 2005, you will have \$400 available in your HCSA, and you can submit claims for any eligible expenses incurred on or after your date of appointment, up to August 31, 2006. In January, you will receive an additional allocation of \$200 for the additional half credit course, which can be applied to any eligible expenses incurred on or after your first date of entitlement.

Q – How do I know how much credit I have available in my HCSA?

A – You will receive \$200 for each half credit course taught and \$400 for each full credit course taught (or equivalent), up to a maximum of \$1,000 per academic year. For those not teaching a course but working on an hourly basis as a TA, Writing Instructor, or Undergraduate Tutor, for the purposes of clarity a half course is equivalent to between 140 and 239 hours worked, and a full course is equivalent to an appointment of between 240 and 379 hours, one and a half courses is equivalent to between 380 and 520 hours, two full courses is equivalent to between 520 and 660 hours, and so on. Each time you make a claim for reimbursement, Green Shield will update your remaining account balance and this amount will show on the statement you receive with your reimbursement. Once you have received your subscriber card, you can also view your HCSA information through plan member online services on Green Shield Canada's website (www.greenshield.ca) or call Customer Service at 1-888-711-1119.

Q- My first teaching assistant contract for the academic year is for a half credit course in January 2006. Can I submit claims incurred in November 2005?

A – No, only claims incurred on or after your date of first entitlement in the academic year are eligible for consideration.

Q – I only teach a half-credit course in the fall. Will I lose my remaining balance in December?

A – No, once you have received an allocation to your HCSA, it remains available to you until the end of the academic year, even if you do not teach for the remainder of the academic year.

Q – If I don't have any expenses to claim against my HCSA, what happens to my allocation at the end of the academic year?

A – Any remaining balance in your HCSA at the end of the academic year reverts to 0. If you teach in the subsequent year, then a new allocation for that year will be set up based on your teaching load in that year.

Q- Can I have my pharmacist make a direct claim for reimbursement to the HCSA so I don't have to pay her for my prescription?

A – No, your HCSA is a reimbursement plan, which means that you must pay for the medical service or prescription first and then submit the claim for reimbursement together with the original receipt showing details of the medical/dental service, prescription or device.

Q - Is the new Ontario Health (tax) Premium eligible for reimbursement under my HCSA?

A – No, the OHP is an additional tax collected in Ontario through your income tax, rather than a premium under a private health plan. The payment of the OHP through your taxes is not a qualifying medical expense.

Q – How do I make a claim for reimbursement from my HCSA?

A – Once you have received your subscriber card with the correct information for you and your dependants, you can begin submitting claims directly to Green Shield Canada. The fastest and easiest way is to complete and sign a HCSA claim form and include the original receipt, and send to Green Shield Canada. The mailing address is on the HCSA claim form that you will receive with your subscriber card.

Q - Are weight loss and exercise programs such as Bernstein clinic eligible?

A - To be eligible, the program must be part of a patient's medical treatment that is required because of a serious health deterioration problem and that is both prescribed and monitored by a medical practitioner. Original receipts and supporting medical information from your medical practitioner will be required for consideration.

HR

Sept. 12, 2005