



Health Care Spending Account

What is a Health Care Spending Account?

A HCSA is a spending account that you can use to pay for health and dental expenses not covered by your group benefits plan or your provincial health plan. Every active SEIU employee enrolled in Extended Health Care coverage will receive \$100 every calendar year to use the funds for whatever eligible expenses are important to you.

It's all about individual choice – enjoy all the flexibility and convenience your HCSA has to offer.

Eligible HCSA Expenses

- Eligible HCSA expenses include all expenses that qualify for medical expense tax credits under the Canadian Revenue Agency (CRA) Income Tax Guidelines - regardless of whether these expenses are covered under your extended health care or dental plan
- If a portion of these medical expenses are covered under any extended health care and dental plans you may have, these plans would pay first and the HCSA can be used to cover the unpaid balance

Examples covered under a HCSA:

- The cost of Extended Health Care and Dental premiums
- Payments to medical practitioners, hospitals, orthodontics, etc.
- Artificial limbs, aids, and other medical equipment
- Eyeglasses and contact lenses

Quick Tips

- Your HCSA is per calendar year - **January to December**
- \$100 will be allocated to each employee at the beginning of each year or at time of hire for new staff
- Your HCSA has a 1 year carry-over. This allows employees to keep unused balance/funds from 1 year for an additional year. At the end of the next year, any amount left over from the previous year is forfeited
- Employees with family coverage can claim their own expenses as well as their spouse/dependents
- Expenses paid with a gift certificate or card are not eligible for reimbursement