

GROUP BENEFIT PLAN

Rocky View Schools
Teachers Benefit Plan



Health Care Spending Account

What you need to know about your
Health Care Spending Account

Teachers Benefit Plan

Benefits Department
Rocky View Schools
2651 Chinook Winds Drive
Airdrie, AB
T4B 0B4

Phone: (403) 945-4048
Fax: (403) 945-4001
Email: benefits@rockyview.ab.ca
Internet: <http://www.rockyview.ab.ca>

See the Teachers/Early Retiree employee benefit plan booklet online at <http://www.rockyview.ab.ca/> for further details.

This brochure is designed to help you understand the Health Care Spending Account (HCSA) benefit provided by Rocky View Schools. If you need more information, first review your Teachers/Early Retiree employee benefit booklet. If questions remain, contact the Rocky View Schools Benefits Department.

What is a Health Care Spending Account?

A Health Care Spending Account (HCSA) is a tax free credit amount set up in an account, like a bank account, for you to use for health or dental expenses of yourself or your dependents.

How does Rocky View's HCSA work?

1% of your gross annual pay is allocated to your account each September. The amount is estimated for the plan year starting September 1. If your earnings differ from the estimated amount, the allocation for the next plan year will be increased or decreased to reflect the difference.

In addition to the 1% of gross annual pay a fixed amount will be allocated to your account for the next four upcoming years:

- 2014-2015: \$300 plus \$350 for full time (1.00 FTE)
- 2015-2016: \$300 plus \$350 for full time (1.00 FTE)

*Eligible part-time shall receive a prorated amount based on their Full-Time Equivalent (FTE) assignment.

How do I know if I have coverage?

Permanent teachers working half time or more and teachers with a temporary or interim contract of 60 days or longer working half time or more, are provided with an account.

What is covered?

Generally, eligible expenses are those determined by Canada Revenue Agency under Medical Expenses Tax Credit regulations.

You can use your account to pay for unpaid portions of expenses from your or your spouse's health and dental benefit plans such as deductibles, coinsurance amounts, and amounts that exceed those plan maximums.

Premiums for Dental and Supplementary Health plans are also reimbursable.

What is not covered?

- Canada Revenue Agency does not allow premiums for Provincial Medicare plans or premiums for benefit plans like Long Term Disability or Voluntary Accidental Death & Dismemberment to be covered.
- Expenses that private benefit plans are not permitted to cover by law
- Services or supplies you are entitled to without charge by law or for which a charge is made only because you have coverage under a private benefit plan
- Any portion of the expense for services or supplies for which benefits are payable under your basic health plan, another group plan or a government plan

What happens if I spend more than my credit?

If you spend more than your credit for a given plan year, you can not be reimbursed for those expenses.

What happens if I spend less than my credit?

If you do not spend all of your credit for a given plan year, the unused balance is carried forward to the next plan year. Canada Revenue Agency requires that you use the carry forward amount by the end of that year, or it will be lost. This “use it or lose it” requirement exists because, to get the tax free status, the plan must have an element of risk. If you were certain to get the account value, there would be no risk.

How do I make a claim?

A link to Manulife’s claim forms can be found on the RVS website under HR/Benefits – Teaching staff or on Manulife’s plan member website once logged in.

Adjudication of eligible expenses is done by Manulife, under policy number 5490. Send all claims directly to Manulife. You can have the portion of Extended Health Care and Dental claims that are not paid by those plans processed automatically through the HCSA by checking the appropriate box on the EHC or Dental claim forms. Claims can only be paid from the HCSA to the extent that there are credits remaining. Please note that there is also a revised HCSA claim form for any claims that you want to go directly through the HCSA. Please note that the HCSA is the last payor, Manulife requires that the claims are administered in the correct order.

Ensure that your claim is made only after other payment sources (like your Supplementary Health and Dental plans and your spouse’s plan if applicable) have made their payment. For most expenses you will be claiming, this means that you should provide a copy of the Explanation of Benefits from such plans (since the unpaid balance is what you are claiming from your HCSA). Your HCSA is the last payor.

What is the HCSA plan year and how long do I have to submit my expenses?

The Health Care Spending Account (HCSA) is September 1st to August 31st. The deadline for submitting claims to the HCSA incurred prior to August 31st is **November 30th**.

Who are eligible as my dependents?

Expenses for anyone Canada Revenue Agency allows as your dependent under the Income Tax Act may be claimed.

What expenses are covered?

See your employee benefit plan booklet online at www.rockyview.ab.ca for a full list of eligible expenses. Applicable legislation shall govern where there is a conflict between this list and the applicable legislation.

•See IT Bulletin 519-R2:

www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html

What happens if I go on a Leave of Absence longer than 60 days?

You may continue to claim HCSA receipts but you will not receive new credits until you return to work. If your actual earnings differ from the estimated credits due to your leave an adjustment will be made in the following year's credits.

What happens if I go on Phase I/Phase II LTD?

You will only receive the fixed portion of the HCSA allocation credited to you each year. You will not receive new credits based on 1% of gross annual pay until you return to work. If your actual earnings differ from the estimated credits due to your leave an adjustment will be made in the following year's credits.

What happens if I terminate my employment or retire?

Only expenses incurred prior to the date of termination of employment, retirement, or death will be eligible for reimbursement. Your claim must be submitted no later than 90 days after the benefit period year end.

Need more help?

Refer to your Benefits booklet for a more complete description of your HCSA and the other benefits you enjoy as an employee of the Rocky View Schools.

You may also contact the Rocky View Schools Benefits Department.