



Get to know your Health Spending Account

Your Health Spending Account (HSA) complements your group benefit plan giving you more choice and flexibility.



**EXPLORE
EDMONTON**

What is it?

Your HSA can cover deductibles and other eligible medical and dental expenses not covered by your group plan or provincial health care. Reached your coverage maximum? No problem, your HSA will help cover the rest.

How much you have to spend is up to you. Your employer provides you with an allowance of spending account credits that you can allocate between your HSA and Wellness Spending Account (WSA) based on your needs.

What are the advantages?

- ✔ It's tax effective because your HSA is funded with pre-tax dollars so your health dollars go further.
- ✔ Have more options to cover a wide range of expenses like massage, vision or a portion of your health and dental premiums.
- ✔ Claiming is made easier and faster with online submission for those claims paid through your HSA. In addition, you'll be able to check the status of your claims.

What can I claim?

Your HSA can provide reimbursement to support a broad range of opportunities to help you maintain and enhance your wellness including:

Expenses include:

- Any portion of medical and dental expenses not covered by your health and dental benefits
- Amounts over your plan maximums such as vision care expenses or orthodontic procedures
- Health care practitioners not covered through your plan such as acupuncturist, physiotherapist, dietitian, psychologist or osteopath
- Prescription drug costs not covered by your plan
- Eligible expenses as defined by the Canada Revenue Agency (CRA)*

**The information is provided as a guideline only and does not supersede information or decisions rendered by the Canada Revenue Agency.*

How do I claim?

When you or your provider submit a health or dental claim, any unpaid balance can be automatically transferred to your HSA—which means the claiming work is done for you. You also have the option to choose which claims will be automatically paid through your HSA and which claims you can manually select for payment.

You can submit your HSA claims online through our member site or app. Visit members.ab.bluecross.ca, download our app, or call us at **1-800-661-6995 (toll free)** to get started.



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