

Make the most of your Health Spending Account

What is a Health Spending Account?

A Health Spending Account (HSA) is an amount of money put at your disposal by your employer to reimburse medical and dental expenses not covered under your group insurance plan or the provincial health insurance plan. You can also use it to reimburse expenses not fully reimbursed by your plan.

When your employer deposits a specific amount in your HSA, you may use this money to pay for your medical or dental care expenses as well as those of your dependents.

What expenses are eligible?

Several expenses are eligible for the Health Spending Account. For example:

- Drugs prescribed by a doctor or dentist and purchased in a pharmacy
- Vision care requiring drugs prescribed by a health professional
- Healthcare professionals
- Medical appliances, supplies and equipment
- Ambulance transportation expenses
- etc.

For insured persons who reside in Quebec, the amounts reimbursed from the HSA are considered a taxable benefit on your provincial tax return only. The taxable benefit must include administration fees and sales taxes.

What is the deadline for submitting a benefit claim under the Health Spending Account?

The law allows for a maximum of 24 months to use the money in your Health Spending Account.* Beyond that, you lose the unused balance. You must also make sure to claim expenses under your Health Spending Account **in the same year the expenses were incurred**. To make it easier for you, you have an additional period (e.g., 60 days) to request a reimbursement for expenses incurred at the end of the reference year. **Be vigilant!**

*This period will vary based on the terms and conditions of your group insurance contract.



How to submit a claim from your Health Spending Account?

Online

- 1 Go to the secure site for insureds and select the *Submit a claim* link under *Shortcuts*.
- 2 To make a claim for **expenses covered** under your contract, choose the type of care from the list and select "I would like the portion of expenses not reimbursed to be paid from my Health Spending Account."

To make a claim for expenses not covered under your contract, choose the Health Spending Account option to pay the full amount using your Health Spending Account.

**48-hour
reimbursement!***



You can also use the mobile app to submit a claim to your Health Spending Account. Download it at ssq.ca/mobile.

Claim by mail



- 1 Get the **Health Care Spending Account** form available on the SSQ Insurance website ssq.ca/en/forms or get a personalized version from the secure site for insureds.
- 2 Make sure to include the original receipts with your claim and keep copies for your records. Mail everything to the address shown on the form.

Would you like to make your Health Spending Account payments automatic?

You can automatically co-ordinate the reimbursement of the uninsured portion (including the deductible and coinsurance) with your Health Spending Account. Simply follow these steps:

- 1 Go to the secure site for insureds, select *GROUP INSURANCE* at the top and click *Health Care / Access to Health Care Services*. Then, choose *Health Spending Account* from the left menu.
- 2 You may then select all the types of care for which you would like the uninsured expenses to be automatically paid from your Health Spending Account. **You can select several options and change them as often as you like.**
- 3 Click Save to apply these changes the next time you make a claim.

Important!



You cannot request automatic reimbursement of expenses that are not covered under your contract. To submit a claim for expenses not fully covered by your plan to your Health Spending Account, you must use the Health Spending Account option online or fill out the *Health Spending Account* form.

With your Health Spending Account, you decide!

Your Health Spending Account offers all the flexibility needed to enable you to be proactive in the management of your health expenses and especially to better meet your needs.

* To obtain your reimbursement within 48 hours, you must be registered for direct deposit and electronic claim statements.