

- » [What is a Health Spending Account?](#)
- » [What expenses are eligible?](#)
- » [What is the deadline for submitting a benefit claim under the Health Spending Account?](#)
- » [How to submit a claim for payment from your Health Spending Account](#)
- » [Would you like to make your Health Spending Account payments automatic?](#)
- » [With your Health Spending Account, you decide!](#)

# Make the most of your **HEALTH SPENDING ACCOUNT!**

## What is a Health Spending Account?

A Health Spending Account 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.

When your employer deposits a specific amount in your Health Spending Account, 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?

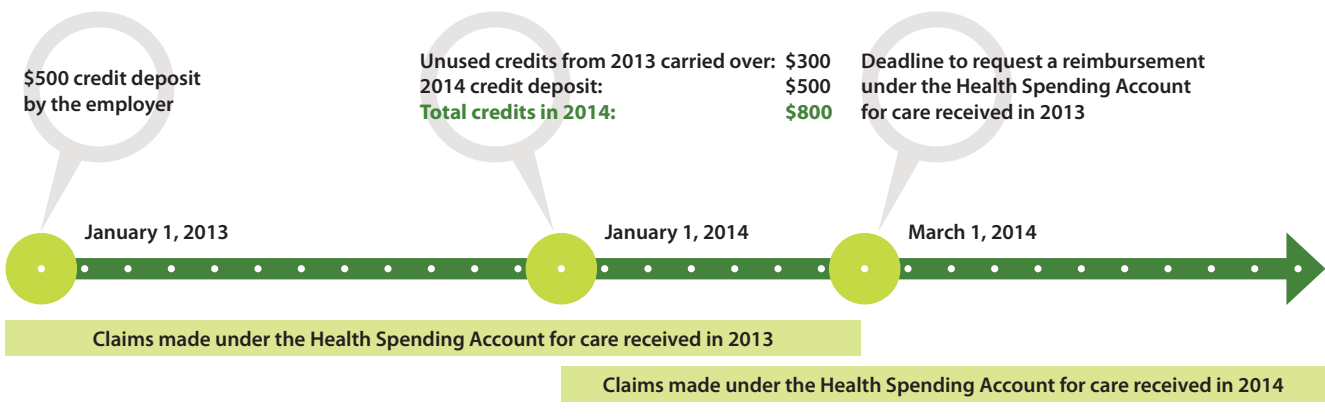
To find out which expenses are eligible, go to the Canada Revenue Agency Web site at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) or call toll-free at 1-800-959-8281.

Please note that for insured persons who reside in Quebec, the amounts reimbursed from the Health Spending Account are considered a taxable benefit on your provincial tax return only. The taxable benefit must include administration fees and sales taxes. Your employer is responsible for issuing tax receipts.

## 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!

## Example:



CONT. PAGE 2

# How to submit a claim for payment from your Health Spending Account?

Get your  
**REIMBURSEMENT**  
in **48** hours!

## Online claim

- 1 Go to the **ACCESS | Plan Members website** and select the *Online Claims* under *Quick Links*.
  - 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."
  - 2 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.
- \* To obtain your reimbursement within 48 hours, you must be registered for direct deposit and electronic claim statements.

## Claim by mail

- 1 Get the **Health Spending Account** benefit claim form available on SSQ's website (ssq.ca) or a personalized version on the **ACCESS | Plan Members** website.
- 2 Make sure to include the original receipts with your claim, and keep copies for your records. Mail your form and receipts to the address indicated at the top of the claim form.

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

You can automatically co-ordinate the reimbursement of the uninsured portion of your expenses with your Health Spending Account. Simply follow these steps:

- 1 Go to the **ACCESS | Plan Members** website, select **My Health Care** at the top and click on **Health Spending Account**.
- 2 Select all types of care for which you would like the expenses to be automatically deducted from your Health Spending Account. You can select several options and change them as often as you like.
- 3 Click on **Save** so that your choices are applied the next time you make a claim.

## Important!

You cannot request automatic reimbursement of expenses that are not covered under your contract. To make a claim for expenses not covered through your Health Spending Account, you must use the Health Spending Account option if you use online claims, or fill out the **Benefit Claim with 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.

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