



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

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To: Boards and Employees
Covered by HCSA

From: Howard Van Mersbergen

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Health Care Spending Accounts

Your CSI Insurance Plan coverage includes a valuable Health Care Spending Account (HCSA). This account provides you with the flexibility to cover certain expenses not covered by your plan.

In addition, your HCSA covers any family member dependent on you at the time the expense was incurred and also considered eligible dependants for a medical tax credit claim under the Income Tax Act.

What is Covered?

If there is a balance after Manulife pays a health or dental claim, you may use your HCSA to pay for the difference. For example, your dental deductible and prescription drug costs can be paid from your HCSA. Vision expenses are eligible as well as chiropractic and other physician expenses. The CSI web site contains a link to the Revenue Canada Agency's list of eligible expenses. Go to www.CSionline.org/benefits and select Canada Insurance under Links.

Grace Period

Your HCSA has a 60-day grace period that takes effect at the end of the plan year giving you extra time to submit HCSA claims after August 31. You have the first 60 days of the new plan year to submit expenses you incurred during the previous year (using any remaining deposits from the previous year). Keep in mind that expenses incurred during the current year may also be reimbursed from previous year deposits.

If you terminate employment, you have 60 days from your termination date to submit claims for reimbursement.

Credit Carryover

After a year, if there is money remaining in your HCSA, you may still use it the following year. This is called Credit Carryover and it allows you to keep unused money in your HCSA for one extra year. Claims that are submitted in Year 2 are paid with the previous year's funds first (if available).

No. 317

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How to Submit Your HCSA Claim

Get the claim form from the Manulife web site at [www.manulife.ca/group benefits](http://www.manulife.ca/groupbenefits) by logging in to the Plan Member Secure site. Complete the Extended Health Claim form and check the HCSA box at the bottom of Section 1. Manulife is not able to release funds unless you check this box and sign the form. Submit the form with copies of any supporting receipts/documents.

The reimbursement you receive is based on the funds available in your HCSA and will be explained on the accompanying Explanation of Benefits from Manulife.

For More Information

For more information, go to Manulife's Plan Member Secure Site at www.manulife.ca/groupbenefits. Select Plan Member and be prepared to enter your certificate/contract number (located on your insurance card).

You may also contact the CSI Insurance Plan for more information. Contact Bonnie by phone at 800-635-8288, ext. 230 or by e-mail at bhofmann@CSIonline.org.