

Get the credit you deserve

How to maximize your Health Spending Account

What is a Health Spending Account?

We all have different needs – and similarly different health expenses. That's why your employer has provided you with a **Health Spending Account** (HSA). Think of your HSA as a pool of funds your employer sets out each year to reimburse you for the medical expenses you need covered.

UNIVERSITY OF WINNIPEG HSA PROFILE:

Benefit year:	January 1 to December 31
Minimum payment:	\$50.00
Claim limitation period:	January 1 to February 28 (of the following benefit year)



What can I claim?

You can expect coverage on a substantial list of health expenses. This is because you are covered for any Canada Revenue Agency-approved medical expense – a list that is typically longer than what most conventional health plans cover. Your HSA is always **last payer**.* To find out if an expense qualifies, visit canada.ca/revenue-agency.

*LAST PAYER

Your HSA is always last payer, which means eligible expenses can be covered only after you've been reimbursed by government, employer, individual, student and spousal plans.

How many credits do I have?

You can view credits accrued and credits used in mybluecross[®], your online member account.

How to view my HSA credits

- 1 Visit mb.bluecross.ca.
- 2 Click mybluecross.
- 3 Sign in to your account.
- 4 Under your coverage, select Health Spending Account for an overview that includes credits accrued and used.



You deserve the credit

Make use of your HSA today

How do I claim?

You have an automatic HSA plan. This means that your HSA credits will be automatically applied to any eligible unpaid balances remaining on a health or dental claim.

For eligible expenses not covered under your core health and dental plan, download a Health Spending Account claim form at mb.bluecross.ca and submit the form along with any necessary **medical receipts*** and, if applicable, an **explanation of benefits (EOB)*** to Manitoba Blue Cross:

- by mail
- through our on-site, 24-hour drop box
- in person at our Customer Service Centre
- by fax

NOTE: An exception to automatic payment is if you have coverage with another carrier (e.g., spousal plan) and have filed this information with Manitoba Blue Cross. In this case, your HSA credits will not be applied until you have first submitted your claim through the other carrier for payment on any remaining eligible balances. If there is still a balance following this, submit an HSA claim to Manitoba Blue Cross and be sure to include the EOB. If both plans are with Manitoba Blue Cross, they will automatically coordinate without any action required on your part.

*MEDICAL RECEIPTS

A proper medical receipt should indicate all amounts claimed as well as the date, the patient who received the service and, if applicable, the practitioner who prescribed the purchase or gave the service.

*EXPLANATION OF BENEFITS

An explanation of benefits (EOB) is a statement provided to you by another carrier explaining what portion of a claim was paid on your behalf and what portion was not covered.

Register for mybluecross®

Access your plan through mybluecross, your online member account.

How to register

- 1 Visit mb.bluecross.ca.
- 2 Click mybluecross.
- 3 Follow the prompts to sign up for your account.

Make sure to have your Manitoba Blue Cross card handy because you will need your **certificate number** and **client number** to sign up.

When will I get paid?

You will receive payment at the same time as your core coverage payment provided you have enough credits. An exception to this is if you have coverage with another carrier (e.g., spousal plan). See **How do I claim?** for more information.

Your **minimum payment*** threshold must be reached before payment will be released. If the threshold is never met, Manitoba Blue Cross will pay all expenses at the end of your group's **claim limitation period.***

*MINIMUM PAYMENT

Minimum payment refers to the lowest dollar amount that can be paid out at a time. Once the amount owed to you meets the minimum payment threshold, your payment will be made.

*CLAIM LIMITATION PERIOD

Each HSA plan has a grace period following the benefit year, which is referred to as the claim limitation period. Claims must be requested and received within this period to be eligible for payment from that benefit year's credits.

When will my HSA credits expire?

If you have unused credits at the end of the policy year, you have a 60-day claim limitation period in the new year to claim eligible expenses from the previous year. Any prior year's credits remaining after this 60-day period cannot be used. If your eligible expenses in any year are more than the credits you have in your HSA, the excess will be carried forward into the next benefit year.

NOTE: Expenses cannot be carried forward more than one benefit year.

Contact Manitoba Blue Cross for additional information:

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