

Brandon University Health Spending Account

Responding To Your Needs

A Health Spending Account can be easily compared to a bank account. Brandon University deposits a pre-determined amount of benefit dollars into your account.

These benefit dollars can be used to top-off existing benefit maximums, or to pay for any medical expenses you incur which meet the requirements for the medical expense credit in accordance with the Income Tax Act (Canada).

Who is Eligible?

MGEU and Excluded Support Staff and effective April 1, 2015 BUFA members, Managers and Professional Officers and Academic Administrators of Brandon University who are currently members of the Manitoba Blue Cross Extended Health Plan through Brandon University.

How much do I receive?

- Full-time employees receive a \$400 account credit per year
- Part-time employees receive a \$200 account credit per year

How Does It Work?

As you submit claims, eligible expenses beyond those covered under your health and dental plans can be deducted from your HSA balance. You have the opportunity to choose what you want your HSA credits applied to.

Claim payments are issued when there is reimbursement for another health care expense. In the absence of that, claims will be held until HSA expenses incurred total \$101. Any claims less than \$101 will be paid out at the end of the benefit year.

A year-end remaining balance of credits can be carried forward for a maximum of one year.

Example of a Full-Time Employee

April - Employee incurs a vision care expense in the amount of \$200.00

- Claim submitted to current group plan – Reimbursed at \$150
- Balance of \$50 submitted to Health Spending Account – Reimbursed at \$50
- HSA Balance Remaining - \$350

Health Spending Account FAQ

1. What types of expenses can I claim?

Any service or item that is eligible to be claimed as a medical expense on your tax return may be claimed under your Health Spending Account (HSA). This can include any balances not paid under your regular health care or dental plan. You can also claim services or items that meet Canada Revenue Agency's guidelines such as licensed medical practitioners, medical equipment or supplies.

2. How do I submit a claim?

You will need to submit a claim to receive reimbursement for eligible expenses such as any unpaid balance under your health care or dental plans. The easiest way to submit a claim is through HSA Online Request in [mybluecross](#). This web-based application will allow you to select previously held eligible HSA expenses and request payment. Otherwise, you can complete an HSA claim form to request payment.

If your claims are coordinated with a spouse's plan under an insurer other than Manitoba Blue Cross, you must fill out an HSA claim form and include a copy of the Explanation of Benefits (EOB).

3. When will I be reimbursed?

Claim payments are issued when there is reimbursement for another health care expense. In the absence of that, claims will be held until HSA expenses incurred total \$101. Any claims less than \$101 will be paid out at the end of the benefit year.

4. Can I assign my benefit to a service provider, such as a dentist or an optician?

No. The Canada Revenue Agency requires that you pay the cost of the expenses and then be reimbursed from your plan.

5. Can the HSA reimbursement be sent to me via Direct Deposit?

Yes. As a member of [mybluecross](#) you can sign up for Direct Deposit. Not yet a member? Register for [mybluecross](#) now.