Frequently Asked Questions
Professional Expense Reimbursement (PER)
Health Care Spending Account (HCSA)
Wellness Spending Account (WSA)

Question: **Who administers reimbursement from the Professional Expense Reimbursement for eligible expenses?**

Answer: Financial Services administers the Professional Expense Reimbursement.

Question: **What type of expenses may I claim under the Professional Expense Reimbursement?**

Answer: Eligible expenses include professional expenses such as, but not limited to: membership fees for professional associations; subscriptions to professional, learned or industry-related periodicals; registration fees for attending professional or scholarly conferences, meetings, seminars or workshops, etc.

Question: **How do I find out more information about the Professional Expense Reimbursement?**

Answer: Please review the claim form itself since all details and information has been listed on the form. If you have a specific question, you should contact Financial Services at 519-661-2111 ext. 85499 or travel@uwo.ca.

Question: **How do I submit claims under the Professional Expense Reimbursement?**

Answer: The quickest way to obtain reimbursement for your PER claim is to submit a claim online. The following links provide step-by-step instructions on how to submit a PER claim online:

- [Instructions for submitting a PER claim online](#)
- [Video on how to create an online Professional Expense Claim](#)

Once you’ve submitted the claim online, print the PER cover page and forward it, along with your original receipts to your Chair, Director, Dean, or Vice-President. Once the Chair, Director, Dean or Vice-President approves the claim online, forward the PER cover page, along with original receipts to Financial Services, Room 6100, Support Services Building.

When the cover page and receipts are received by Financial Services, your claim will be processed within a day and funds will be directly deposited to your bank account. You will receive an e-mail notification to your @uwo email address when this transaction has occurred.

You can also continue to submit a paper claim for your PER by following the instructions below.

1. Download a copy of the applicable form from the [Financial Services Forms page](#), found under the heading Professional Development/Expense.
2. Complete, sign and submit the form and receipts to your Chair, Director, Dean, or
Vice-President for approval. Once the claim form is signed return the form, along with original receipts to Financial Services, Room 6100, Support Services Building. Claims will be processed as soon as possible and directly deposited to your bank account. You will receive an e-mail notification to your @uwo email address when this transaction has occurred.

Question: *May I carry forward my unspent Professional Expense Reimbursement balance to the next year?*

Answer: Carry forward provisions of the Professional Expense Reimbursement differ between employee groups. Please refer to your collective agreement.

Question: *How can I access my Professional Expense Reimbursement information?*

Answer: To see your current balance in your PER, go to the Finance website at [http://uwo.ca/finance/](http://uwo.ca/finance/). Navigate to Corporate Accounting → Professional Expense Reimbursement and click on the link “Professional Expense Reimbursement Balance”. Your will need to use your Western user ID and password at the prompt to log on. You will see any carry forward from the previous year, your entitlement this year, any claims you have made in the current year, as well as the current balance in the account.

Question: *What type of health-related expenses may I claim under the HCSA?*

Answer: The Canada Revenue Agency (CRA) defines which expenses can be reimbursed using your HCSA. These would include any 15% co-insurance you pay, medical practitioner expenses over the per visit limit, excess vision care costs, medical/dental expenses not covered by your regular Extended Health and Dental Plan (such as orthodontics). A list of eligible expenses can be found on the [CRA website](http://www.cra-arc.gc.ca). Note that if you receive HCSA reimbursement for an expense, you cannot also claim the CRA medical expense tax credit for the same expense.

Question: *Who administers reimbursement from the HCSA for eligible medical expenses?*

Answer: Manulife Financial, the University's health and dental insurance carrier, administers the Health Care Spending Account.

Question: *How do I find out more information about the HCSA?*

Answer: You may contact Manulife Financial directly at 1-866-896-8515.

Question: *How do I know my HCSA balance?*

Answer: To see the current balance in your Health Care Spending Account, visit the [Manulife Financial](http://www.manulife.ca) website and sign in. You will need information from your Manulife card (plan contract number and employee number) as well as your Manulife password. Once logged in, click on "My Benefits", then the link that says HCSA Balance. You may also call Manulife at 1-866-896-8515 to request the balance.
Question: *How do I submit claims under my HCSA?*

Answer: To submit a health or dental claim to your HCSA, complete a Manulife Financial Claim Form which can be found when you log onto the Manulife website or under the [Benefits Forms](#) on the Western website.

Question: *Can I submit HCSA claims online?*

Answer: Yes, when submitting online claims there is an option to use your Health Care Spending Account to reimburse any unpaid portion of your claim. If you have any coverage under a different plan it is recommended that you coordinate with that plan prior to submitting against your HCSA to maximize your potential reimbursement.

Question: *Where do I send my completed HCSA forms?*

Answer: You send your completed HCSA forms to:

Manulife Financial Group Benefits  
Health Claims  
PO Box 1653  
Waterloo, ON N2J 4W1

Question: *May I carry forward unspent HCSA funds to the next year?*

Answer: Unused credits will be carried forward and added to any credits for the following calendar year. At the end of the second calendar year, tax laws require that any credits remaining from the previous year’s allocation be forfeited. No cash-outs of HCSA funds are permitted.

Question: *How important is the effective date of a medical or dental expense in relation to the year in which the claim is made?*

Answer: This is very important. You may not use this year’s funds to pay last year’s expenses. For example, in January 2017, you cannot claim reimbursement for 2016 expenses from your 2017 allotment. Those 2016 expenses however, can be claimed from any 2015 carryover that was brought into 2016.

Question: *Will Manulife automatically reimburse me from my HCSA for medical and dental expenses not fully covered under my Extended Health and Dental coverage with Manulife, such as the 15% co-insurance and vision care claim amounts in excess of the two year maximum?*

Answer: If you have checked off the appropriate box on the [Extended Health Care Claim Form](#) and have single coverage or family coverage with no secondary coverage from your spouse, then Manulife will process any unpaid balance of your claim from your HCSA. If you have family coverage with secondary coverage from your spouse, the process for claiming is outlined in the chart below. Note that if your claims are paid automatically (such as when your pharmacist or dentist bills Manulife directly) and only charges you for the 15% coinsurance portion, you will have to make a separate claim to seek reimbursement from your HCSA.
Question: **Is there a time limit to submit claims under the HCSA?**

Answer: All claims should be submitted during the same plan year in which you paid the expense. However, your HCSA has a 90-day grace period, which allows up to 90 days after December 31 for Manulife to receive expenses incurred during the previous year.

Question: **If my spouse is a member of a HCSA eligible employee group, do we each have a HCSA?**

Answer: Yes.

Question: **When did the taxable Wellness Spending Account come into effect?**

Answer: The taxable Wellness Spending Account came into effect on January 1, 2016.

Question: **What types of expenses may I claim under the taxable WSA?**

Answer: The WSA is designed to support your personal health and wellness. The WSA can be used to pay for a variety of items for you (e.g. fitness and sporting equipment, a personal trainer, nutritional counselling, weight loss programs, smoking cessation programs, unpaid amounts from health and dental expenses not covered under your Extended Health, Dental and HCSA. Please read the list of eligible expenses.

Question: **Can my family members submit claims under the WSA?**

Answer: No, the WSA is strictly for claims by Western employees. No payment will be made for items or services purchased by any dependents.

Question: **Who administers the reimbursement from the taxable WSA for eligible expenses?**

Answer: Manulife Financial is responsible for administering the taxable WSA. All claims are paid directly to you by Manulife.

Question: **Is my WSA a taxable benefit?**

Answer: Yes. Unlike the Professional Expense Reimbursement Account and the Health Care Spending account, any WSA reimbursements to you are taxable benefits, and Western is required to report them on your T4. Your T4 will include claim amounts paid to you within the year regardless of when the item or service was purchased. For example, an item purchased in 2016 but reimbursed by Manulife in 2017 will be reflected on your 2017 T4.
Question: **How do I know how much money is in my taxable Wellness Spending Account?**

Answer: You can find out your Wellness Spending Account balance on the Manulife Plan Member site at [http://www.manulife.ca/planmember](http://www.manulife.ca/planmember) or by contacting Manulife Customer Service Centre at 1-866-896-8515.

Question: **Can I submit claims online?**

Answer: Yes, the easiest method is to submit claims online by visiting [http://www.manulife.ca/planmember](http://www.manulife.ca/planmember). For assistance you can contact Manulife Customer Service Centre at 1-866-896-8515.

Question: **If I decide to complete a paper claim form, where do I send my completed form?**

Answer: You will use the [Taxable Wellness Spending Account Claim Form](#) and send your completed claims forms to:

Manulife Financial Group Benefits  
Health Claims  
P.O. Box 1653  
Waterloo, ON. N2J 4W1

Question: **May I carry forward any unspent WSA funds to the next year?**

Answer: At the end of each plan year, if there’s money left in your WSA, you may still use it the following year. This is called credit carryover, which allows you to keep unused money in your taxable WSA for one additional year. **An example is outlined below:**

**Credit Carryover: Plan year is January 1 – December 31**

**Year One**  
You allocate $500 to your taxable WSA for the plan year.  
In March, you incur a $250 expense for some sporting equipment. Part of your WSA is used when you submit your claim to Manulife and you are reimbursed for the full $250. No further claims are made for you this year.

**Year Two**  
You allocate $500 to your taxable WSA for the plan year.  
On December 31st, the $250 that is left in last year’s WSA is carried forward and you now have a total of $750 available to claim this year (includes the new $500 deposit). You make no claims in this year.

**Year Three**
You allocate $500 to your taxable WSA for the plan year. On December 31st, the $250 that was left from year one is forfeited, but the $500 from year two is carried forward and you now have a total of $1,000 available this year (includes the new $500 deposit).

Question:  **How long do I have to submit a WSA claim?**

Answer: You should always try to submit your claims as soon as possible during the year in which you made the expense. Your taxable WSA does have a grace period that takes effect at the end of your plan year. This gives you extra time to submit your WSA claims. You have a 90-day grace period. This means you have until March 31 of the following year to submit expenses you incur during the current year.

Question: **How important is the effective date of an item or service in relation to the year in which the claim is made?**

Answer: This is very important. You may only claim for expenses in the benefit year that they are incurred. You cannot carry forward expenses and claim them in the following benefit year.

Question: **Can I have my service provider submit a claim to Manulife to be taken from my WSA, as I do now with my dentist or another provider?**

Answer: No. Because of the taxable nature of the WSA, you must personally submit your WSA claims to Manulife.