

Frequently Asked Questions for UWOFA Librarian & Archivist Employees: Health Care Spending Account (HCSA) & Professional Expense Reimbursement (PER)

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 after January 1, 2010, medical practitioner expenses over the \$15 per visit limit, excess Visioncare costs, medical/dental expenses previously not covered (such as orthodontics). A list of eligible expenses can be found on the CRA website (www.cra-arc.gc.ca) in interpretation bulletin IT-519R2. Note that if you use HCSA credits to reimburse a particular expense, you will not be able to claim the medical expense tax credit for that expense.

Question: ***What type of expenses may I claim under the PER?***

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 the Member to attend professional or scholarly conferences, meetings, seminars or workshops. For a complete list refer to the PER claim form.

Question: ***How much am I entitled to each year under my HCSA?***

Answer: To create your HCSA for 2010, you can elect to allocate some or all of your flexible benefit credits to your HCSA in \$100 increments.

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

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

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

Answer: Financial Services administers the Professional Expense Reimbursement.

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

Answer: Starting January 1, 2010, you may contact Manulife Financial directly at groupbenefits@manulife.com or 1-866-UWO-8515.

Question: ***How do I submit claims that are incurred after January 1, 2010 under my HCSA?***

Answer: You will now submit your claims using the Health Care Spending Account Claim form which can be found on the Human Resources website, www.uwo.ca/hr, under Documents and Forms.

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

Answer: You send your completed HCSA forms to:

Manulife Financial Group Health Claims PO Box 400 Waterloo, ON N2J 4A9

Question: ***How do I submit claims under the 2009 Professional Expense Reimbursement Allowance?***

Answer: You will use the form found on www.uwo.ca/finance/forms/library2009.pdf. Submit receipts to your leader or manager, as well as the University Librarian or Dean for approval. Once completed submit for processing.

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

Answer: Send completed PER forms to:

Financial Services-Suite 6100 Support Services Building
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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 calendar year's allocation be forfeited. No cash-outs of HCSA funds are permitted.

Question: ***May I carry forward my unspent 2009 PER balance to the next year?***

Answer: If you have not used your entire 2009 PER allowance, the remaining credits will be carried over to the 2010 calendar year.

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 to submit expenses incurred during the previous year to your HCSA.

Question: ***What is the HCSA entitlement in the calendar year of retirement?***

Answer: The full entitlement, plus any carryover amount from the prior year, plus the flexible benefit credits transferred to the HCSA are available for eligible medical expense up to the date of retirement. Any unspent funds in the HCSA after the earlier of the end of the year of attaining age 69 or your retirement date are forfeited. Once you move to the retiree plan, you will have 90 days during which you can submit eligible claims incurred prior to your retirement date or the end of the year in which you reached 69 to your HCSA.

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. Expenses incurred in a given year may only be claimed from the HCSA during that same calendar year. An expense from the previous year may be claimed but only from funds that were carried over from the previous year.

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 Visioncare claim amounts in excess of the two year maximum?***

Answer: If you have checked off the appropriate box on the HCSA 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 questions below.

Question: ***If my spouse is a member of the UWOFA Librarian and Archivist employee group, or another HCSA eligible employee group, do we each have a HCSA?***

Answer: Yes.

Question: ***How can I access my HCSA information?***

Answer: You can access your HCSA information the same way you access information relating to your medical and dental claims. You can access the Manulife self-service web based application or you may call Manulife Financial directly at 1-866-UWO-8515.

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

Answer: You can access your PER information by logging into the Financial Services, www.uwo.ca/finance, using your Peoplesoft login and password.

Question: ***How will the HCSA tie in with coordination of benefits through my spouse/partner's health and dental coverage?***

Answer: Since there are various different scenarios regarding coordination of benefits, please see the charts below.

COORDINATION OF BENEFITS PROCESS HEALTH CARE SPENDING ACCOUNT

For further explanation of the details provided below, please feel free to contact:
Manulife Financial Customer Service Centre at 1-866-UWO-8515.

MEMBER AND SPOUSE BOTH WORK AT UWO:

1. Member wants their claim paid from core plan first and spouse's plan second – not from HCSA:

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #1 on the claim form and include spouse's plan number and information in the "Plan Member Information" section of the form.

2. Member wants their claim paid from core plan first, spouse's core plan second and any remaining balance paid from the HCSA.

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #2 on the claim form and include spouse's plan number and information in the "Plan Member Information" section of the form.

3. Member wants their claim paid from core plan first, spouse's core plan second and any remaining balance paid from the spouse's HCSA (due to member not having HCSA or having used all of their HCSA dollars).

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #1 on the claim form and include spouse's plan number and information in the "Plan Member Information" section of the form.
Step 2	Spouse submits claim to Manulife.	When the member receives the Explanation of Benefits from the above submission, the spouse completes a second HCSA Claim form # GL3752E(LH). Spouse must check off Option #3 on the claim form and include the Explanation of Benefits received by the member.

- Member wants their claim paid from their HCSA only. This option should only be selected if the member is sure their core plan does not allow for any coverage for the item being claimed.

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #3 on the claim form.

MEMBER WORKS AT UWO AND SPOUSE WORKS ELSEWHERE AND ALSO HAS MANULIFE AS THE BENEFIT CARRIER.

All the same processes above apply in this case.

MEMBER WORKS AT UWO AND SPOUSE WORKS ELSEWHERE AND DOES NOT HAVE MANULIFE AS THEIR BENEFIT CARRIER:

- Member wants their claim paid from their core plan first and their spouse's core plan second and from their HCSA (under UWO) last.

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #1 on the claim form.
Step 2	Spouse submits claim to other Insurance Carrier.	When the member receives the Explanation of Benefits from the above submission, the spouse submits under the other carrier.
Step 3	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). When the spouse receives the Explanation of Benefits (EOB) from the spouse's submission noted in Step 2 above, the member checks off Option 3 on the claim form and attaches EOB from spouse's plan.

- Member wants their claim paid from their HCSA only. This option should only be selected if the member is sure the core plan does not allow for any coverage for the item being claimed.

	How it's done	Documents Required
Step 1	Member submits claim to Manulife.	HCSA Claim form # GL3752E(LH). Member must check off Option #3 on the claim form.