



Health Spending Account

Your Health Spending Account (HSA) can help support the health and well-being of you and your family. It's a valuable part of your group benefits plan.

How your HSA works

Your employer allocates credits into your HSA. You can use them to pay for a variety of health and dental expenses that aren't covered by your benefits plan.

What your HSA covers

HSAs are a **non-taxable** benefit (except in Quebec). They cover:

- deductibles or co-insurance payments for health and dental expenses.
- health and dental expenses exceeding the limits of your plan.
- a broad list of medical, dental and hospital expenses.

You can find a list of eligible expenses on mysunlife.ca or the **my Sun Life mobile app**.

Submitting an HSA claim online

Follow these steps to submit your HSA claim online:

1. Sign-in to mysunlife.ca or the **my Sun Life mobile app**.
2. Click 'Submit a claim' and select Health Spending Account.
3. Input who you're submitting the claim for, the type of expense, date and expense amount and hit next.
4. Under the "Coverage information" you can find a list of eligible expenses under your HSA.
5. The system will process your claim and let you know if your expense is covered.

Please note, you can't submit certain types of HSA claims online. If you don't see your claim on the list of eligible expenses, you'll need to mail in a paper claim.

Submitting an HSA claim by mail or email

You'll need to complete a combined Extended Health Care/HSA or Dental/HSA claim form. Remember to include original receipts when you submit your claim.

Whether you submit an HSA claim online or in the mail, please keep your original receipts for twelve months. We conduct random checks to ensure all e-claims are valid and accurate.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. PH-9741-E-02-23-ng-jf



FAQ

Q. Are my dependents covered under my HSA?

A. You can use your HSA credits to pay for expenses for your dependents, even if they aren't covered under your plan. In addition to your spouse and children, you can claim expenses for family members, as long as they qualify as dependents under the federal Income Tax Act.

Q. What happens if I don't use my HSA credits?

A. You need to use your HSA credits within a certain time frame, or you'll lose them. Your plan allows a specified number of days after the end of your benefit year to claim expenses incurred during that benefit year. After this time, you can no longer submit claims for the previous year's expenses.

Q. What does carry-forward mean?

A. The HSA carry-forward feature allows you to make use of your credits for more than one benefit period. Check your benefits booklet or visit mysunlife.ca to find out your:

- benefit year
- carry-forward arrangement, and
- the amount of time you have to submit claims after the end of your benefit year.

Balance carry-forward

Any credits remaining in your account at the end of the benefit year are automatically carried forward to the following benefit year. You have until the end of the second benefit year to use any credits carried forward, or they'll be lost.

Expense carry-forward

If there are not enough credits in your account to pay for expenses incurred during a benefit year, you can claim those expenses during the following benefit year, when you have more credits in your account. You must have an active HSA account with an allocation in both benefit years to carry-forward expenses.

No carry-forward

Any credits you don't use during your benefit year will be lost after that time.

Q. If a dental provider submits a claim on my behalf, is the balance automatically processed through my HSA?

A. If you use a drug card or your dentist submits your claim electronically, the balance isn't automatically processed through your HSA. You'll need to submit a separate claim to your HSA for the unpaid amount.

Q. What if I have coverage under more than one plan?

A. If you have coverage under more than one plan, it's a good idea to send the balance of your claim to your other plan before submitting to your HSA. You'll need to attach the claim statement from the other insurer if you're coordinating with another plan. If you prefer to pay for the expense from your HSA first, please indicate that in the HSA section of your claim form.

If Sun Life administers both you and your partner's drug plan, we can automatically coordinate regular health claims for you. Just indicate your preference on the claim form.

Remember to visit mysunlife.ca or use the **my Sun Life mobile app** to:

- Check your HSA balance
- Check the status of your claim
- Find a list of types of expenses eligible under HSA
- Request to have your claim payments deposited directly into your bank account

Q. Can I withdraw my HSA credits?

A. You can't withdraw your credits, and if you don't use them, you'll lose them.



Questions

Call us toll-free at **1-800-361-6212** between 8 a.m. ET to 8 p.m. ET, Monday to Friday.