

# Understanding our Healthcare Spending Account (HCSA)

Added flexibility to meet your benefits needs



**BENEFITS**  
**OF FILM**

IATSE 891 | ACTIVE HEALTH PLAN

# Meet our Healthcare Spending Account (HCSA)

## Giving you more choice in how you spend your benefits dollars

We're pleased to be able to offer comprehensive health and dental benefits to our members. But even the best plan can be even better with a little flexibility!

Everyone has different benefits needs – and what you need today might not be what you need next year. That's why our plan includes a **Healthcare Spending Account (HCSA)**, to give you more flexibility and control over your benefits.

## How it works

Basically, an HCSA is an account you can use to supplement your existing health and dental coverage. You can submit claims for yourself, your spouse and any dependants you claim on your income tax – whether they're related to you or not.

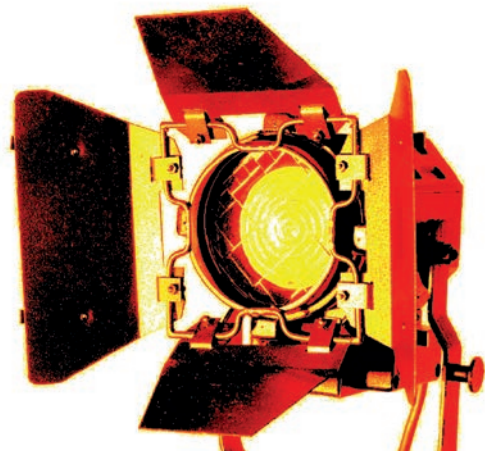
Here are a couple of important points to keep in mind:

1. **To get an HCSA, you must have had more than 1,680 IATSE Local 891 hours reported during the most recent calendar year.**
2. **If you qualify, you'll get \$500 deposited into your HCSA for the following plan year (July 1 to June 30).** Essentially, it's a reward for working more hours – and contributing more to the benefits plan. The exact amount you get each year will vary depending on the plan's financial health.

You can use your HCSA funds to cover eligible expenses that aren't covered (or aren't fully covered) by the plan. And you can spend them on any health or dental expense you choose – as long as it's allowed under the *Income Tax Act*. Here are a few examples:

- prescription drug or dental costs;
- paramedical services (such as massage therapy, physio or acupuncture);
- hearing aids; and
- glasses and contact lenses.

Everyone has different benefits needs. That's where the flexibility comes in: you're in control of your HCSA and how you use it!



## A few more important points about our HCSA

1. It's "use it or lose it." Under current tax rules, if you don't use your entire HCSA balance in the current plan year, you can carry it forward to the next plan year. However, at the end of that plan year, any unused portion from the previous year will simply go back into the plan. Here's an example of how the carry-forward works:

HCSA activity	Balance
Start of Year 1:	\$500
Year 1 claims:	\$300
Year 1 carry-forward:	\$200
Start of Year 2:	\$700 (\$200 carry-forward from Year 1 + \$500 new deposit for Year 2)
Year 2 claims:	\$0
End of Year 2:	\$700
Forfeiture:	\$200 (carry-forward from Year 1)
Final total (Year 2):	\$500

2. HCSA claims must be received by Canada Life within 90 days of the plan's year-end (before October 1). And make sure to submit your claims to all other group benefits plans first – see below for details on how to claim.
3. **Avoid duplicate claims!** It's a good idea to review your claims history online before you submit a claim, just to be sure.

## Making an HCSA claim

It's important to confirm your expense is eligible for the HCSA before you submit your claim. When you're ready to submit your claim, here's what you need to do:

1. Submit your claim to **Benefits of Film first**. If this is your only plan, check the box on the form that indicates you want to pay the balance from your HCSA.
2. If you're coordinating with a spouse's plan, submit the claim to the other benefits plan next; and then
3. submit any remaining unpaid balance to your HCSA.

You can submit HCSA claims online at GroupNet for Plan Members, by using the GroupNet mobile app (as a registered user) or using a paper claim form available from the IATSE Local 891 office or online at [https://www.iatse.com/benefits/health\\_and\\_insurance/forms.aspx](https://www.iatse.com/benefits/health_and_insurance/forms.aspx).

## Important note:

We hope to continue to be able to offer an HCSA each year, but it will depend on the plan's financial health. You may not get the same (or any) amount in future years, if the plan can't support it.



## Here are a few examples of how HCSA claims work in practice:

### Scenario #1: Meet Chloe

Chloe is an Art Director whose husband needs some major dental work. He doesn't have a dental plan of his own but is covered as a spouse under *Benefits of Film*, which pays 60% of major dental costs. Following the proper procedure, he asks his dentist to complete a treatment plan (pre-determination) and submit it before starting the work.



Her husband's dental work ends up costing \$1,000 – the yearly maximum for dental coverage. The dentist submits the \$1,000 claim to the dental plan. Chloe gets back \$600 (60% of \$1,000) from the dental plan, and submits the remaining \$400 to her HCSA. Her husband's teeth are in great shape again – and they've paid nothing out of pocket!

### Scenario #2: Meet Marcel

Marcel is a 22-year-old grip who regularly sees a massage therapist to work out the kinks from long days of rigging. The plan covers \$700 of massage therapy each year, but Marcel goes once a month.



When Marcel reaches the plan limit (\$700), he can submit his massage claims to his HCSA to get another \$500 of massages covered (assuming he's made no other HCSA claims that plan year). Very therapeutic...

## Questions?

Make sure you've reviewed all the information and resources provided. If you still have questions, please contact J&D Benefits – 905-477-7088 or toll-free 1-800-218-7018; [benefitsoffilm@jdbenefits.com](mailto:benefitsoffilm@jdbenefits.com)

For more information on eligible HCSA expenses, go to the CRA website at [cra-arc.gc.ca](http://cra-arc.gc.ca) or call 1-800-959-8281 (toll-free).

