

# *Spending Accounts*



# A Guide to Your Statement of Account

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# A guide to your statement of account

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## *Spending accounts*

This guide to your statement of account has been designed to assist you in understanding your Alberta Blue Cross spending account(s) statement. These instructions do not change the provisions of your group benefits contract. Please refer to your contract for a detailed description of benefits and an explanation of terms.

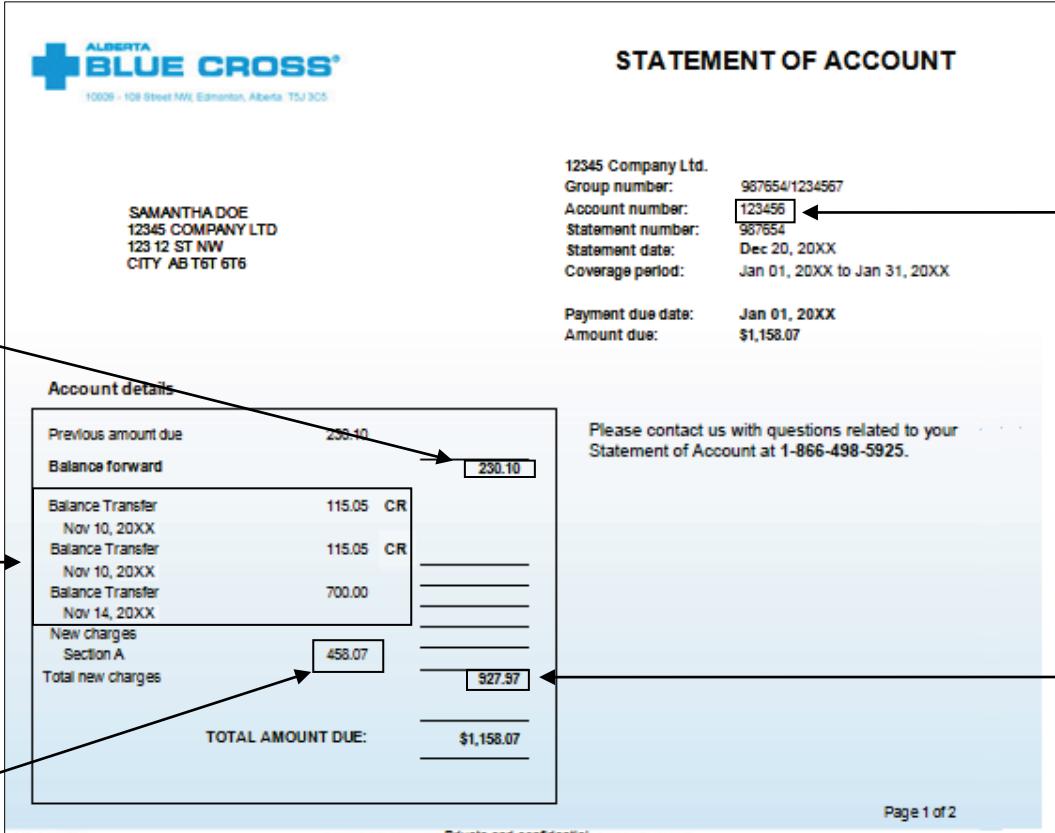
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# A guide to your statement of account

## Part 1: Overview

Part 1 contains the account details for your spending account. It displays any outstanding balances, provides details pertaining to new charges, lists any spending account forfeitures (if applicable) and shows the total amount due for the current coverage period. The information in part 1 is created from the enrollment data we have as of the statement date.

Balance carried forward from previous statement of account	 <p>The image shows the top half of an Alberta Blue Cross Statement of Account. It features the Alberta Blue Cross logo at the top left, followed by the title "STATEMENT OF ACCOUNT". On the right, there's a summary table with details like Group number, Account number, Statement number, Statement date, Coverage period, Payment due date, and Amount due. Below this is a section titled "Account details" which includes a table of transfers and new charges, ending with a "TOTAL AMOUNT DUE" of \$1,158.07. A note on the right says "Please contact us with questions related to your Statement of Account at 1-866-498-5925." Arrows point from the text labels to specific parts of the statement: one arrow points to the "Amount due" field in the summary table; another points to the "Total new charges" line in the "Account details" table; and a third points to the "TOTAL AMOUNT DUE" line.</p>	The account number is used to categorize the grouping of sections that appears in your statement if account
Transfers to/from your account for the current coverage period		The sum of your charges and any transfers to/from your account for the current coverage period
The charge for your spending accounts for the current coverage period		Page 1 of 2
Perforated portion of part 1 to be returned with payment	 <p>The image shows the bottom half of an Alberta Blue Cross Payment Remittance form. It includes the Alberta Blue Cross logo and address. The "PAYMENT REMITTANCE" section asks to "Return this portion with your payment". It has fields for Group number, Statement number, Coverage period, Account number, Payment due date, Amount due, and Payment enclosed. The "Amount due" field is highlighted with a red box. A large empty box for a signature or stamp is at the bottom. Arrows point from the text labels to the "Amount due" field in the summary table and to the "Amount due" field in the remittance form.</p>	Total amount due (includes balances carried forward, balance transfers and all charges for the current coverage period)

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## Part 2: Billing/benefit summary

Part 2 summarizes and breaks down your new charges for the current coverage period. The billing summary portion lists the current charges for each type of spending account, including each account's member rate (the total of all rates for members enrolled in the spending account), any administration fees and GST. This portion also displays a summary of adjustments done to your spending accounts.

The benefit summary portion breaks down each spending account's charges. It displays the total member rate for each account, adds any administration fees and GST, and lists the current rate (which is the total charge due for the spending account). This portion also displays the number of members enrolled in each spending account. Please note that not all plans include two spending accounts.

BILLING SUMMARY		BENEFIT SUMMARY					
		Benefit type	Member rate	Administration fee	GST <sup>1</sup>	Current rate	Member count
Current amount							
Current charge	0.00						
	0.00						
Current amount (Spending account #1)							
Member rate	109.09						
Administration fee	10.00						
GST	0.50						
	119.59						
Adjustments (Spending account #1)							
Arrears/Credits	218.18						
Administration fee	10.00						
GST	0.50						
	228.68						
Current amount (Spending account #2)							
Member rate	90.90						
Administration fee	18.00						
GST	0.90						
	109.80						
New Charges	\$458.07						
GST number 888542329RT0001							
1 GST is calculated on the administration fee only.							
Private and confidential							
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If applicable - not all group plans include a second spending account

Number of members enrolled in each spending account

The total charge due for each spending account type (including administration fees and GST)

Please note that GST is only applied to administration fees

The total of all member rates for each spending account type

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## Part 3: Adjustments

Part 3 provides you with a listing of adjustments to your spending account, including the names of members whose coverage is being adjusted, the amount and date of the adjustment and the type of adjustment being made. Adjustments to your account reflect in the total current charges.

There are many reasons your rate could be adjusted, including adding new members, benefit changes, member deletions, and rate changes. In the example below, a new member was added. New members are added to your adjustment total only if they are retroactive to the coverage period.

Please note that if your group plan includes more than one spending account, additional adjustment pages will be included for each account.

Alberta Blue Cross®									
12345 COMPANY LTD Group number: 987654 Health Spending Account - Adjustments Coverage period: Jan 01, 20XX to Jan 31, 20XX									
Account Number: 123456 Statement date: Dec 20, 20XX Payment due date: Jan 01, 20XX									
Adjustments types: A - Member added B - Benefit change C - Employee deleted R - Rate change Y - Other									
Member ID	Section Class	Member name / Effective Date	Adj type	Current rate	# of months/days	Adj	Credit	Administration fee	GST *
1000002929	A A	Member #1 Dec 20, 20XX	A	0.25	1M	114.09	109.09	5.00	0.25
		Dec 20, 20XX	A	0.25	1M	114.09	109.09	5.00	0.25
		Dec 20, 20XX	A	114.59			109.09	5.00	0.50
Total      \$120.34      \$228.18									
GST number 898542329RT0001 * GST is calculated on the administration fee only.									
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**Rate applicable to the prior coverage period**

**The adjustment amount for the current coverage period**

**Administration fee included in adjustment amount (GST is only applied to administration fees)**

**Amount added or subtracted from the member's spending account**

**The adjustment amount for prior coverage periods (this column will only display adjustments for previous coverage periods, if applicable)**

Total current charge

Total adjustment amount.  
This amount is added to the total current charge to produce your total new charges (in part 2)

Private and confidential

# A guide to your statement of account

## Part 4: Current members

Part 4 displays details pertaining to the charges for each member in your spending account. It lists the current rate for each member, and breaks it down by member credit (the credit amount added to the spending account for the specific member for the coverage), administration fees and GST, so you have an understanding of how the current rate was calculated.

Please note that if your group plan includes more than one spending account, additional current member pages will be included for each account.

ALBERTA BLUE CROSS™		12345 COMPANY LTD				Account Number: 123456	
		Group number: 987654				Statement date: Dec 20, 20XX	
		Health Spending Account - Current Members				Payment due date: Jan 01, 20XX	
Coverage period: Jan 01, 20XX to Jan 31, 20XX							
Member ID	Section Class	Employee #	Member name	Current rate	Credit	Administration fee	GST <sup>1</sup>
1000083238	A	987	Member #1	5.25	0.00	5.00	0.25
1000092929	A	123	Member #2	114.34	109.09	5.00	0.25

Current rate for each member – which is the charge due for each member

Credits included in the current rate for each member

Total charge of all current rates. This amount is added to the total adjustments to produce your total new charges (in part 2)

A breakdown of the total current charge, showing the credits, administration fees and GST that makes up the total

Total      \$119.59      \$109.09      \$10.00      \$0.50

GST number 898542329RT0001

<sup>1</sup> GST is calculated on the administration fee only.

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## Payment information

- Alberta Blue Cross requires payment on a pre-paid basis.
- Payment for the total Amount Due must be made by the due date indicated on the first page of the statement.
- The perforated portion of plan 1 of your monthly statement of account must be completed and forwarded to Alberta Blue Cross along with your payment. Please make the cheque or money order payable to Alberta Blue Cross. Contact your financial institution regarding other payment options such as bank payment and telephone or internet banking. For preauthorized debit complete a [Preauthorized Debit \(PAD\) agreement \(ABC 80415\)](#).
- Applications, terminations, and/or changes will appear on your statement of account if they are processed by the statement date. Any changes processed after the statement date will appear on your next statement of account.
- For more information or assistance with your payment, contact the nearest Alberta Blue Cross office at the address listed on the last page of this guide or [contact us through our website](#).
- You can also refer to the [Alberta Blue Cross Plan Administration Guide](#).

## Privacy and confidentiality

Each statement of account is issued for plan administration purposes only and for use only by designated personnel. If a member requires information pertaining to his or her coverage or claims, please advise that member to contact Customer Services at Alberta Blue Cross directly.

## Other information

For more information on your group plan benefits or billing go the Alberta Blue Cross web site, select 'Plan administrators', and refer to the 'Resources' section.

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## Contact us

### Plan administrators

For all inquiries, contact Alberta Blue Cross at 780-498-5925 (Edmonton) or toll free at 1-866-498-5925.

### Employees

If your employees have questions about their claims or benefits, they should contact Alberta Blue Cross Customer Services at 780-498-8000 (Edmonton) or toll free at 1-800-661-6995.