

# Understanding your spending account statement

## Summary of activity

**Credits forfeited**, if any, during the reporting period clearly indicated.

The Statement advises you to “submit eligible claims as soon as you can, before the claim submission deadline for your plan.”

**Available credits** displayed by benefit year, as well as credits allocated during the statement period.

## Statement details

*An explanation of the column headings*


**Products or services.** Products or services you claimed or that have flowed through for payment from your core benefit plan. Description may differ from what you submitted.

**Amount claimed.** How much you claimed for each expense you submitted.

**Amount paid by another benefit plan.** What was paid by your health and dental group plan and/or paid by any other known external coverage (such as through your spouse's coverage).

**Balance remaining.** Claimed amount that remains unpaid (for reasons indicated in the Explanations message).


**Explanation numbers.** Refers to specific explanations listed below the **Details** section.



Direct deposit payment date: April 5, 2009  
Statement number: 44555666  
PAYMENT MADE BY DIRECT DEPOSIT: 9575985

*We're here to help!*

Edmonton and area (780) 498-8000  
Calgary and area (403) 234-8666  
Toll-free 1-800-661-6995  
8:30 a.m. – 5 p.m. MT  
www.ab.bluecross.ca



ID number: 1234567-88  
Group: 201 Section: BCT

SAMPLE

THOMAS SMITH  
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### Summary of your Health Spending Account activity for the statement period of March 1, 2009 to April 30, 2009

Your credits for the Jan 1, 2007 – Dec 31, 2007 benefit year <i>These credits were forfeited on Mar 31, 2009</i>	-350.00
Your credits for the Jan 1, 2008 – Dec 31, 2008 benefit year <i>To make the most of these credits and to avoid losing them, submit eligible claims as soon as you can, before the claim submission deadline for your plan.*</i>	500.00
Your credits for the Jan 1, 2009 – Dec 31, 2009 benefit year <i>To make the most of these credits and to avoid losing them, submit eligible claims as soon as you can, before the claim submission deadline for your plan.*</i>	500.00
Credits allocated between Mar 1, 2009 and April 30, 2009	100.00
<b>Total credits available during this statement period</b>	<b>1,100.00</b>
<b>Total paid during this statement period</b>	<b>360.00</b>
<b>Credits available at the end of this statement period</b>	<b>740.00</b>

\*Please refer to the information below and to your benefit plan information for details on how your spending account works.

### Details

Each claim you submit is assessed according to the rules of your benefit plan. Please refer to "Getting the most out of your spending account" near the end of this statement and to your benefit plan information for plan details.

Service date	Product or service	Patient	Amount claimed	Amount paid by another benefit plan	Amount previously paid by this account	Your account paid during this statement period	Balance remaining	Explanation number
2008/12/04	Prescription glasses	Mar	560.00	200.00	0.00	360.00	0.00	
2009/03/13	123456789- Drugs	Dan	11.48	5.89	4.95	0.00	0.00	737
<b>Totals</b>			<b>\$571.48</b>	<b>\$206.89</b>	<b>\$4.95</b>	<b>\$360.00</b>		

**\*Explanations**

The numbered explanations below provide details of how your claims were assessed.

737 This service has previously been paid.

### Getting the most out of your spending account – Terms and explanations

**Credits in your spending account:** Depending on your plan, credits will be deposited annually or on a more frequent, regular basis.

**Eligible claims:** Based on the rules for your plan, services must be incurred during a specified time period in order to be eligible for reimbursement through your spending account. In addition, you must submit your claim for these services before the 'claim submission deadline' for your plan.

**Claim submission deadline:** To avoid losing your credits, don't delay in submitting your claims for reimbursement. Your spending account has a claim submission deadline that provides a reasonable 'grace period' for submitting claims after the end of the applicable benefit year.

**If you are a terminated employee:** your plan may have different rules for you than for active employees. Speak to your former employer to see how the plan rules may affect you.

**Submit a spending account claim form** *only* for services you have **not** already claimed under your health and dental plan, because any **unused** amounts **automatically** flow through to your spending account. As most will be from electronic claims sent directly from your pharmacist or dental provider, check your spending account on the Alberta Blue Cross Member Services web site or call Customer Services before completing a spending account claim form.

**Amount paid by another benefit plan:** The amount paid by your benefit plan, coordinated with another Alberta Blue Cross plan or with another benefit carrier.

**Amount previously paid by this account:** The total amount paid to date for one claim possibly through several cheques or by direct deposit. This could occur when a large claim has been submitted and is paid through separate payments as credits become available.

**Balance remaining:** Remaining amount to be considered in the next statement period.

**Note:** For more information on how spending accounts work, go to the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca). Please retain this document for **income tax purposes**. If you lose the original, copies are available for a fee. Also, if you have questions or concerns about this statement, please contact our office by mail or phone within 30 days of receiving this statement. Phone numbers are listed on the first page of this statement.

## Contact and reference information

Statement/payment date and numbers.

Clear notification of payment by direct deposit or cheque.

Contact phone numbers, business hours and web site.

Member name, group, section and ID number.

## Summary of activity

**Total credits available** for use during statement period.

**Total paid** on this statement (either by cheque or by direct deposit).

**Credits available at the end of this statement period** to be carried over to the next statement period.

Because spending accounts vary from plan to plan, you are advised to **refer to your benefit plan information** for details on how your specific spending account works.

**Getting the most out of your spending account.** Provides helpful information about the credits deposited, eligible claims and claiming periods, your plan's claims submission deadline and automatic flow through of unpaid amounts for services already claimed under your health and dental plan.