



Get to know your Health Spending Account

Your Health Spending Account (HSA) complements your group benefit plan giving you more choice and flexibility

WHAT IS IT?

Reached your coverage maximum? No problem, your HSA will help cover the rest. Your HSA can cover deductibles and amounts not covered by your group plan.

Your employer will allocate credits (dollars) into your HSA to pay for eligible medical and dental expenses that are not covered by your group plan or by provincial health care.

WHAT ARE THE ADVANTAGES?

- ✔ **Tax effective** because your HSA is funded with pre-tax dollars so your health dollars go further.
- ✔ **More options** to cover a wide range of expenses like massage, vision or a portion of your health and dental premiums.
- ✔ **Claiming made easier and faster** with online submission for those claims paid through your HSA. In addition, you'll be able to check the status of your claim.

HOW DO I CLAIM?

When you submit a health or dental claim, any unpaid balance automatically transfers to your HSA—which means the claiming work is done for you. If your provider bills Alberta Blue Cross directly through your plan, balances can be automatically transferred to your HSA. You also have the option to choose which claims will be paid with your HSA dollars instead of it being automated.

There's a lot to know about your HSA—log in to our member service site and select HSA under your benefits to learn more about:

- allowable expenses,
- credit balances and last day to submit claims,
- plan details such as payment schedules, credit forfeitures and credit deposit periods, and
- frequently asked questions.

Visit ab.bluecross.ca to get started.

