

## 1. How does the Health Spending Account (HSA) work?

The employer makes an annual contribution to your HSA. The contribution is referred to as a credit. You can use the credits to cover health and dental expenses that are either partially covered or are not covered by your benefit programs and are considered eligible by the Canada Revenue Agency. Claims are submitted to Alberta Blue Cross by you or your service provider (e.g. dentist) and the HSA credits are used to reimburse you for these expenses.

## 2. Am I eligible for the HSA?

If you are eligible for the **MyCHOICE** or **1<sup>st</sup> choice** benefit programs, you are eligible for the HSA.

## 3. Do I have to participate in **MyCHOICE** or **1<sup>st</sup> choice** to receive HSA credits?

No. You must be eligible to participate in **MyCHOICE** or **1<sup>st</sup> choice** to receive HSA credits. You can choose to opt out of the extended medical, prescription drug and dental plans if you wish, but you will still receive HSA credits.

## 4. Can I claim my gym membership?

No. Athletic or fitness club fees are not recognized by the Canada Revenue Agency as an eligible HSA expense.

## 5. Can I submit my HSA claims online?

Some claims may be submitted online if they meet the criteria established by Alberta Blue Cross. To determine if your claim is eligible for online submission, go to [www.ab.bluecross.ca](http://www.ab.bluecross.ca), click on "Sign in" and choose "Plan members" to register or sign in. Then review the information under "Your claims – Submit a claim – Health Spending Account, What can I claim."

## 6. Is there a deadline for submitting claims?

As an employee you are required to submit your claim for any expense within 2 months of the end of the HSA year, which means that your eligible claim must be received by Alberta Blue Cross by May 31<sup>st</sup> each year. We strongly recommend sending in claims immediately after you incur the expense, as expenses do not carry forward from one HSA year to the next.

If your employment has ended, please refer to question 14, as the claiming deadline is different. This deadline also differs from your **MyCHOICE** or **1<sup>st</sup> choice** health and dental claims deadline. To avoid being late with your HSA claims, submit them immediately after incurring eligible expenses.

**7. I've submitted a claim to my HSA. How and when will I get paid?**

Register with Alberta Blue Cross to have your reimbursements deposited directly into your bank account. Go to [www.ab.bluecross.ca](http://www.ab.bluecross.ca), click on "Sign in" and choose "Plan members" to register or sign in. If you already have direct deposit for your health and dental benefits, it will automatically apply to your HSA.

HSA payments and statements are produced once a month if the cumulative total of the approved claims is at least \$50. The regular HSA payment occurs following the third weekend in each month. For approved claims under \$50, payments and statements will be issued after the HSA year end run-off period has concluded (May 31).

**8. Can the health service provider, such as my pharmacist or dentist, be paid directly from my HSA so that I do not have to pay money out of my pocket?**

No, only you, the employee can be paid from the HSA.

**9. I received payment for my claims under my health and dental program. Will the balance of the expense automatically go to my HSA?**

Yes, when you submit your regular health and dental claims to Alberta Blue Cross, any unpaid balance automatically transfers to your HSA. This includes claims submitted electronically by your provider such as your dentist or pharmacist. The amount not covered under your benefits program is automatically captured by your HSA and payments are issued once a month, once the claims total \$50 or more. If you are coordinating benefits with another plan, please refer to the HSA Guide for details.

**10. Can I manage what expenses are paid through my HSA, rather than being paid automatically?**

Yes, if you prefer to manually manage your HSA, complete the [HSA Payment Option form](#). Once you have completed the form, Alberta Blue Cross will stop the automatic payment feature. You will then be responsible for completing and submitting the Alberta Blue Cross HSA claim form identifying each expense you want paid. Please note that expenses do not carry forward. If an HSA claim form has not been submitted by May 31 of the HSA year in which the expense was incurred or within two months of your termination or retirement date, these expenses are forfeited and will not be paid under your HSA.

**11. How do I know what's left in my HSA?**

You can view your credit balance and HSA history by visiting Alberta Blue Cross Secure Online Services at [www.ab.bluecross.ca](http://www.ab.bluecross.ca)

If it's your first time on the site, it's easy to register and have immediate access to your claims and benefits information. Click on "Sign in" and choose "Plan members," then "Not registered yet?" and follow the instructions. You will need your group and ID number from your Alberta Blue Cross ID card. The Government of Alberta is Group 5.

If you are already registered for Secure Online Services, simply sign in using your login ID and password.

**12. What if there aren't enough credits left in my HSA to cover my claim?**

Alberta Blue Cross will reimburse your expenses up to the amount of credits available in your HSA. Any expenses that exceed your annual HSA contribution will not be reimbursed.

**13. Does each of my dependents get an HSA?**

No. Only Government of Alberta employees receive the HSA. You can claim eligible expenses for your eligible dependents against your HSA.

**14. What happens to my HSA if my employment with the Government of Alberta ends?**

If your employment with the Government of Alberta ends due to termination, retirement or resignation, you cease to be eligible for the HSA and your HSA credit allocation stops. You will have two months from your last day of work to submit your claims for eligible expenses that you incurred while you were a Government of Alberta employee.

**15. Will I receive a new Alberta Blue Cross card for my HSA?**

If you participate in the **MyCHOICE** or **1<sup>st</sup>choice** benefit programs, you will not receive a new Alberta Blue Cross member card. Your HSA will be automatically attached to your current Alberta Blue Cross member ID.

If you have opted out of the **MyCHOICE** or **1<sup>st</sup>choice** benefit programs, an Alberta Blue Cross (HSA only) member card will be mailed to you.

**16. What determines when an expense is incurred?**

The date of service listed on the receipt from your service provider determines when the expense is incurred.

**17. I have HSA credits and am terminating employment. I have ordered prescription glasses, however, will not receive the glasses and pay for them until after my date of termination. Will my HSA reimburse me for the eligible expense?**

No, the date of service on your payment receipt determines when the expense was incurred.

**18. I'm a bargaining unit employee transferring to a management, opted out or excluded position. What is my deadline to submit claims?**

The HSA under your bargaining unit position ends on the last day of the pay period in which the change in position was entered into the payroll system. You then have two months (run-off period) from the date of entry to submit your claims for eligible expenses that were incurred while you were employed in the bargaining unit position. Claims submitted after the run-off period has ended will be denied. You can confirm the date that your transfer was entered by contacting your Ministry's Pay and Benefits Administrator.

