Chambers Plan
Employee Benefits

YOUR CHAMBERS PLAN INCLUDES A HEALTH SPENDING ACCOUNT (HSA) WHICH YOU CAN USE TO REDUCE OUT-OF-POCKET COSTS NOTCOVERED UNDER YOUR GROUP PLAN, TOP UP PAYMENTS FOR SERVICES NOT FULLY COVERED, OR PAY DEDUCTIBLES FOR COVERED SERVICES.

To find out more visit:
chamberplan.ca

Chambers Plan
Health Spending Account

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Employee Benefits

HOW DOES MY HSA WORK?

Your employer has determined a calendar year family maximum, which is found on your *Certificate of Insurance,* and the Plan design is detailed in your *Employee Booklet.*

Your HSA covers any family members considered eligible dependents for a medical expense tax credit claim under the Income Tax Act. This may include family members not covered by your standard Health or Dental benefits.

WHAT CAN BE COVERED?

- **Any unpaid balances on your Health and/or Dental claims.** This could include a deductible or any unpaid coinsurance.

- **Health and/or Dental services or supplies.** Expenses for services above any maximums covered by your benefit plan.

- **Other insurable health-related expenses that you can claim under the medical expense tax credit on your tax return.**

For more information on what is covered, visit https://www.canada.ca/en/revenue-agency.html.

HOW DO I SUBMIT MY CLAIM?

Always try to submit your claims as soon as possible, during the same calendar year in which you paid the expense. **After the end of a calendar year** you have 90 days to submit claims that were incurred during the previous year.

You can make a claim in one of three ways:

1. If you wish to cover any remaining balance on a Health or Dental claim, check off the appropriate box on the claim form. The claim will first be paid by any benefits under your group plan, with any unpaid balances reimbursed from available funds in your HSA.

2. You can use the *Health Spending Account Request* form that can be found on *my-benefits*® or chamberplan.ca.

3. You can use the *my-benefits eClaim* utility.

QUESTIONS?

CALL US AT 1 800 665–3365 OR EMAIL US AT INFO@JOHNSTONGROUP.CA