

Working for you

Connecting to your account balance is easy

We make it easy to monitor your Health Spending Account so you always know how much you have for future health and dental expenses. Sign in and check the status of your account on the Internet at www.sunlife.ca under Plan Member Services, or check the Explanation of Benefits statement you receive after you make a claim.

Receive your claims payments faster

Not only can you check your account balance on the Internet, you can:

- submit claims to your Health Spending Account online
- receive online notification of your Explanation of Benefits statement, and
- have your claim payment go directly to your bank account.

Why wait for the mail to receive your payment?

If you don't have an Access ID and password, register online or call us at 1 800 361-6212.

Your Health Spending Account is a convenient, tax-effective feature of your benefits plan. So make the most of the choice and flexibility it has to offer!

* In Quebec, reimbursements are considered taxable for provincial income tax purposes only.

While your benefits plan offers many types of benefits coverage, your Health Spending Account (HSA) could be one of your plan's most valuable features.



A personal Health Spending Account has been set up for you. To make the most of your Health Spending Account, take a look at how your account works and the benefits it can provide.

It gives you the flexibility to cover eligible health expenses related to your particular needs—even if the expenses are not covered under your company's standard health or dental plan.

Your Health Spending Account and how it works

Each year, a specific amount of Health Spending Account credits will be deposited into your account by your plan sponsor. You can use the credits throughout the year to cover a wide variety of medical and dental expenses not covered by provincial health plans or your company's benefits plan.

You can use it to pay for:

- deductibles,
- co-insurance, and
- amounts above the plan maximums.

Any eligible health and dental expenses that would not be covered by your group benefits plan, that qualify as a medical expense tax credit under the Canadian Income Tax Act, can be reimbursed directly from your Health Spending Account.

Your Health Spending Account is funded with plan sponsor credits on a pre-tax basis*. This means that you are using before-tax dollars to get additional coverage over and above your base medical and dental plan. In other words, increased spending power for you.

You may also claim expenses for those considered as your eligible dependents under the Income Tax Act, which contains a broader scope of dependent eligibility from that of most standard benefit plans.

In addition to having flexibility in choosing the health expenses you want to cover, you also have flexibility in when you use your credits. Most plans allow you to carry-forward unused credits—or unclaimed health expenses—for one year. Canada Customs and Revenue Agency does not allow the carry-forward of both credits and expenses—so only one type of carry-forward will apply. Refer to your plan booklet for which one applies to your plan.

How to make a claim

Your medical and dental claim form includes a Health Spending Account section so you can submit both your standard benefit claim and your Health Spending Account claim at the same time. Simply check the authorization box and both claims will be processed and paid at the same time. Only one form to complete for all expenses. It's that simple.

You'll receive an Explanation of Benefits that will indicate the amount reimbursed by the standard benefit plan, the amount paid from the Health Spending Account and the balance remaining in your Health Spending Account.

Tip: If you have a spouse that also has benefit coverage, you may want to submit to his/her plan before claiming from the Health Spending Account to make the Health Spending Account credits go further.