



## Benefits program

### Health spending account (HSA)



Through your benefits program, you have access to various Lifestyle options, including a Health spending account (HSA). Once you've made your selections for your medical and dental coverage, you can allocate any remaining flex dollars to the HSA.



#### ALFRED'S TIP

Did all your flex dollars go toward paying for your insurance coverage options? If you'd prefer to allocate some to your HSA, you can choose to increase your payroll contributions to cover more of your premiums.

### Characteristics

Managed by Sun Life

The HSA can be used to reimburse medical, vision and dental expenses not covered by the option chosen or by your spouse's plan, such as:

- **Deductibles and coinsurance**
- **Amount exceeding maximum**
- **All expenses included on the Canada Revenue Agency's list of eligible expenses**

All expenses can be incurred by you, your spouse, your children or any dependents, even if you choose the single status.

### Amount availability and deadline

To benefit from the HSA, you must allocate remaining flex dollars during your initial enrolment period or a re-enrolment period. These will then be deposited to your HSA evenly throughout the benefit year on the first day of each month. The benefit year runs from July 1 to June 30<sup>th</sup>.

You can review this allocation once a year during the re-enrolment period.

### Deadline to submit your reimbursement request

Requests for reimbursement must be submitted no later than 6 months after the end of the benefit year during which the expense was incurred. *For example, claims for expenses incurred during the July 1, 2024 – June 30, 2025, benefit year must be received by the insurer by December 31, 2025. Claim requests received on January 1, 2026, or later will not be reimbursed.*



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### Deferral of unused amounts

The unused balance at the end of the benefit year is carried forward to the next benefit year only, after which the unused balance is forfeited. The unused balance cannot be transferred to another account under the lifestyle component.

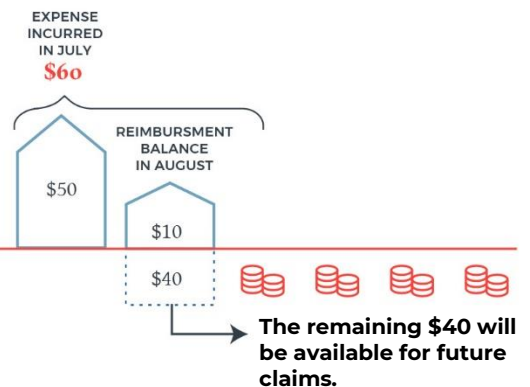
*Note that expenses cannot be carried over and reimbursed after the first 6 months of the following benefit year.*



### Reimbursement process

Two reimbursement options are available to you:

1. Ask for an immediate reimbursement using the current balance available in your account. To receive a reimbursement for the remaining and unpaid portion, resubmit your claim once you have accumulated enough money, within 6 months after the end of the benefit year in which the expense was incurred.
2. If you wish to submit your claim only once, wait until you have accumulated enough money in your account and submit your claim (no later than 6 months after the end of the benefit year during which the expense was incurred).



*If you incurred an expense of \$60 in July, an immediate reimbursement of \$50 will be made and you will have to resubmit another claim for the remaining \$10.*



You can also review your HSA balance from your mobile device using the mobile app or online at [mysunlife.ca](https://mysunlife.ca). Once your insurance coverage is terminated, the account balance is cancelled and cannot be transferred to another Lifestyle option or be reimbursed in cash.




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### 3 simple ways to submit your reimbursement request



Use the  
**my Sun Life**  
mobile  
application.

OR



Go to  
[mysunlife.ca](https://mysunlife.ca) and  
use the e-claims  
feature.

OR



Mai the form  
along with copies  
of your receipts to  
Sun Life.

#### Transactions not covered with your insurance card (co-insurance and amount exceeding maximums)

Submit your claim and select the option to have the unpaid portion assessed under your HSA. Sun Life will handle both reimbursements simultaneously and you will receive a single payment.

#### Transactions made with your insurance card (pharmacy, dental office)

The portion of the expense not covered under the plan may be submitted to the insurer using the e-claims feature or by paper form.

### Tax implications

**This section applies only to Quebec residents. In all other provinces, the amounts reimbursed through this account are not a taxable benefit.**

To comply with Quebec legislation, the amounts reimbursed through the HSA as well as service charges and applicable taxes are considered as a provincial taxable benefit. The taxable amount and applicable deductions will appear on the last pay statement of the month following the reimbursement of your claim. As a result, this will reduce your net pay.



#### Questions?

If you have any questions, call Sun Life at **1-866-881-0583**.