

ASEBP Health Spending and Wellness Spending Accounts Information



As part of your compensation negotiated with Edmonton Public Schools, effective September 1, 2017 you now have access to a Wellness Spending Account(**WSA**) in addition to your Health Spending Account(**HSA**). Support Staff will receive \$400.00 annually prorated on your FTE, where you will have the flexibility to allocate all of this money to one of the accounts, or divide the money between your accounts. These dollars are **accrued throughout the year** and are **not** paid in one lump sum to your account.

Your Health and Wellness Spending credits will automatically default to your **Health Spending Account (HSA)**. You can allocate none, all or a portion thereof to your **Wellness Spending Account (WSA)**. As this is the first time you are able to allocate your account dollars, this must be completed by **November 1** and no changes will be accepted after this date until the next allocation period.

In future, this will become an annual process where ASEBP will ask that you allocate your credits between your Health Spending Account (HSA) and Wellness Spending Account (WSA) by **August 31 each year**. Failure to allocate your credits by August 31 will result in **all credits defaulting to your HSA**. If you are a new hire and become eligible for your Health and Wellness Spending Accounts after September 1 of the current school year, credits must be allocated by the due date provided. You can see your allocation due date on the Credit Allocation page of your myASEBP online. If you do not allocate your credits by the provided date, they will default to your HSA.

The dollars used in your HSA are non-taxable. The dollars used in your WSA are taxable.

If you allocate credits to your WSA, you will need to provide your Social Insurance Number as this spending account is a taxable benefit. In accordance with Canada Revenue Agency requirements, T4As will be issued by February 28 each year for credits and expenses to your WSA.

How to Allocate Your Credits Between Your HSA and WSA

1. Go to <https://asebp.ab.ca/myasebp>

2. Go to 'HSA' tab

Sign in to 'MyASEBP' Account



3. Go to 'Credit Allocation'

4. Enter % into WSA box:



5. Hit "Submit"

6. Do again prior to August 31 next year!

You are able to change your designation amounts at the beginning of each plan year however, you cannot use credits allocated to your WSA for Health Spending expenses during the current year or visa versa.

Eligible Health Spending Account Expenses

Generally speaking, if a medical expense is eligible for reimbursement through your benefit plan with ASEBP, then it is eligible for your HSA. The majority of medical expenses that qualify for an HSA fall under this category. You must exhaust all your provincial health care insurance and other benefit plan coverage options before your

expense is eligible for reimbursement under the HSA.

While ASEBP is not in a position to confirm the exact expenses allowable under the *Income Tax Act of Canada*, the **Canada Revenue Agency (CRA)** does provide a list of eligible medical expenses based on their

interpretation of the Act on their website. The Income Tax Act of Canada also determines the criteria for eligible dependants for HSA expenses, and the CRA includes a definition on their website. For questions about what's covered under your HSA or dependant eligibility, please contact the **CRA**.

Eligible Wellness Spending Account Expenses

Eligible expenses for WSA include the following four expense categories:

1. Health Support, Fitness and Sports Activities and Equipment

This category covers expenses that support the overall well-being and physical health of you and your family.

Types of covered expenses include:

- Monthly or annual fitness centre fees, sports league/facility fees (e.g. the YMCA, Spa Lady, etc.)
- Instructed classes at a fitness facility (e.g. aerobics classes, yoga, Tai Chi, etc.), drop-in fees or passes
- Certified instruction for a physical activity in excess of facility fees (e.g. a personal trainer, Canskate Program for Adults, etc.)
- Home exercise fitness equipment (e.g. treadmills, stationary bikes, weights, etc.)
- Wellness-related programs like weight and nutrition counselling programs (e.g. a nutrition or meal plan purchase, membership fees, etc.) and smoking cessation programs (e.g. fees for seminars, support programs, etc.)
- Over-the-counter remedies with a Drug Identification Number (DIN) printed on the label (e.g. pain relievers, cold medication, etc.)
- Vitamins and supplements with a Natural Product Number (NPN) printed on the label (e.g. vitamin D, ginkgo biloba, etc.)
- Alternative healing therapies not covered by your group benefits or HSA (e.g. stress management programs, hydrotherapy, etc.)
- Sports equipment required for a physical activity (e.g. skis, helmets, hockey equipment, etc.)

2. Family Care

This category assists you with expenses for your dependants.

Types of covered expenses include:

- **Child care fees for services provided by someone other than a direct family member, such as:**
 - ◆ Day/Home care
 - ◆ Nannies
 - ◆ After-school care programs (excluding additional costs related to activities such as sport clubs, field trips, etc.)
- **Home and eldercare - Medical and/or non-medical expenses related to the care of a dependant, child, spouse or parent, such as:**
 - ◆ Medical products/supplies (e.g. drugs/supplements, walkers,

medical beds, etc.)

- ◆ Non-medical products (e.g. lifts, home installed supportive aids, air filtration products, guide dogs, caregiver guides, etc.)
- ◆ Eldercare counselling
- ◆ Homecare assistance
- ◆ Transportation
- ◆ Caregiver support programs
- ◆ Respite/Holiday and/or weekend care
- ◆ Retirement/Nursing homes
- ◆ Day programs
- ◆ Long-term care facilities
- ◆ Rehabilitation centre
- ◆ Nursing care
- ◆ Emergency care

3. Transportation

This category is intended to cover expenses associated with commuting to work.

Types of covered expenses include:

- Transit passes
- Monthly parking fees

4. Professional Development, Professional Development Travel and Computer Products

This category is intended to financially assist you in pursuing professional development through continuing education. This category can also be used to reimburse you for your eligible dependant's expenses.

Types of expenses covered include:

- Courses, seminars, conferences or classes provided by an accredited educational institution and related to professional development
- Books or texts required for a course, seminar, conference or class
- Professional journals and subscriptions directly related to the enhancement of skills, job competencies, etc.
- Professional fees or registrations and/or voluntary association fees related to your career
- Course travel
- Computers, hardware, repairs, maintenance and upgrades
- Business-related software, internet services, etc.

If you are unsure of expense eligibility for you WSA, call ASEBP for verification prior to making your purchase. For detailed information or to confirm information stated in this document please refer to the ASEBP website or contact them directly.

What's not covered under WSA:

- Clothing
- Strictly recreational activities (such as bridge or poker clubs/leagues)
- Food, weight loss or meal replacement supplements
- Lessons or activities for your dependants not related to childcare or physical fitness (e.g. piano or art lessons)
- Any classroom or correspondence course provided by a non-accredited institution
- Work-related supplies (e.g. paper, toner/cartridge, etc.)
- Recreational/non-work items (e.g. camera, computer games, cellphones, tablets, etc.)
- Products or services deemed non-taxable by the **CRA** because they are eligible under your HSA

Submitting a Claim

There are a number of convenient ways for you to submit your claims. Whether you're constantly on-the-go or like to kick it old school with pen and paper—they've got you covered!

1. MY ASEBP Mobile App:

(Download from the App Store or Google Play)

On the app, you can submit claims for:

- Drugs (Extended Health Care –EHC)
- Other Medical Services and Supplies (Extended Health Care)
- Vision Care
- Spending Accounts

Submitting a claim on the app is quick and easy:

- Log in to the My ASEBP Mobile App
- Tap the + icon to submit a claim

- Select the type of claim you would like to submit
- Add a receipt or any other applicable documents (like an Explanation of Benefits statement) for all but Spending Account claims
- You can either take a photo of your receipt/document with the app or upload a file from your phone.
- Submit, and you're done!

You can also transfer unpaid claim amounts to your Health Spending Account with the tap of a button from the Claims screen.

Reminder: If you coordinate benefits with another plan, please ensure the amount you are transferring to your HSA is your true out-of-pocket expense to avoid overpayments.

2. MY ASEBP (<https://asebp.ab.ca/myasebp>)

On My ASEBP, you can submit claims for:

- Drugs (Extended Health Care)
- Other Medical Services and Supplies (Extended Health Care)
- Vision Care
- Spending Accounts

To submit your Drugs, Other Medical Services and Supplies and

Vision claims:

- Log in to My ASEBP
- Visit the Submit a Claim page found under the Claims tab
- Enter your claim details
- Indicate if you have coverage through another benefit plan
- Upload receipts or any other applicable documents (like an Explanation of Benefits statement) for all but Spending Account claims
- Submit, and you're done!

3. Paper Claims

Submitting a claim through the **My ASEBP Mobile App** or **My ASEBP** may not always be possible, so going the more traditional route of completing a paper claim form is still an option.

Simply download the claim you are looking for from the ASEBP website, fill it out, attach your receipts and any other applicable documents and mail it to ASEBP.

Paper claim forms can be submitted for:

- Drugs (Extended Health Care)
 - Other Medical Services and Supplies (Extended Health Care)
 - Dental Care
 - Vision Care
- *HSA and WSA—should be submitted online AND only under exception might ASEBP take a paper form

HSA Receipts

While you don't have to submit a receipt for HSA expenses, ASEBP may randomly review expense submissions both before and after you have been reimbursed.

By submitting expenses online, you agree to provide ASEBP, if requested, the receipts and/or Explanation of Benefits statements which support your expenses.

As you would with your tax documents, you should keep all receipts and Explanation of Benefits statements for at least seven years.

WSA Receipts

You may need to submit a receipt for WSA expenses—you'll be prompted during the submission process if it's required.

Photos or scans of receipts are accepted as long as the date of purchase, details of the item purchased, amount paid and details about who sold the item are visible and legible.

As you would with your tax documents, you should keep all receipts for at least seven years.

Submission Deadlines for HSA and WSA:

At the end of the plan year, which runs from September 1 to August 31, you have an additional 60 days (September 1 to October 30) to submit any expenses that were incurred during the previous plan year. (e.g. if you have an expense from September 1, 2017, you will have until October 30, 2018, to submit it to your HSA.)

Once this 60-day run-off period has ended, you can no longer submit any expenses for that plan year as expenses cannot be carried forward into subsequent plan years.

After the October 30 submission deadline, any unused credits will be carried forward for one plan year in the account they are in (i.e. HSA to HSA; WSA to WSA). **If you do not use these credits in the second plan year, they will be forfeited back to your employer.**

Please remember, you have 18 months from the date of the expense to submit a claim for **EHC, Dental, and Vision**. ASEBP does not accept or pay claims that are older than **18 months**.

Benefit Inquiries (English/Français)

Email: benefits@asebp.ca

Phone: (780) 431-4786

Fax: (780) 438-5304

Toll Free: 1-877-431-4786

General Inquiries:

Phone: (780) 438-5300

In Person or Mail:

Allendale Centre East

Suite 301, 6104-104 Street NW

Edmonton, AB T6H 2K7



Frequently Asked Questions

General

Having trouble properly viewing information on My ASEPBP? Maybe it's your browser! In order to properly access My ASEPBP and all of its functionality, you will need at least Internet Explorer 8 or the latest version of Firefox, Safari, Chrome or any other browser installed on your computer (Internet Explorer 8 or higher; Firefox 15 or higher; Google Chrome 22 or higher; Safari 5 or higher; Opera 11 or higher).

Is my information kept confidential? ASEPBP knows that client information is strictly confidential. We will share information only to service providers who perform services on our behalf. We never sell, lease or trade information about you to other parties.

Who in ASEPBP has access to my information? In the course of daily operations, access to private, sensitive and confidential information is restricted to authorized employees who have a legitimate business purpose and reason for accessing it. For example, when you call or email us, our designated employees will access your information to verify that you are a covered member and assist you in fulfilling your request(s). As a condition of employment, all ASEPBP employees are required to abide by the privacy standards and code of conduct we have established. Employees are informed about the importance of privacy and they are required to sign a confidentiality agreement that prohibits the disclosure of any client information to unauthorized individuals or parties. To reinforce their understanding and commitment to upholding client privacy and confidentially, employees receive ongoing education about our privacy policies, principles and standards.

HSA

What is a Health Spending Account and how does it work? A Health Spending Account (HSA) is offered by employers and administered by the Alberta School Employee Benefit Plan (ASEBP). Your employer will allocate credits (dollars) into your account annually that you can use to pay for eligible expenses that aren't fully covered under your ASEPBP or provincial health care insurance plan. Your HSA also provides you with a tax advantage by using tax-free dollars to pay for eligible expenses.

The Spending Accounts page on ASEPBP public website provides an overview of HSAs and how they work.

What expenses are eligible for submission to my HSA? Expenses may qualify for the HSA if they are considered eligible as an individual medical expense tax credit under the Income Tax Act (Canada) 118.2(1). ASEPBP is not in a position to confirm the expenses allowable under the Act; however, the CRA provides a list of eligible medical expenses based on their interpretation of the Act on their website. If a medical expense qualifies as an eligible claim through your ASEPBP group health, dental or vision care plan, then it is eligible for your HSA. The majority of medical expenses that qualify for an HSA fall under this category.

ASEBP may request additional information for submitted expenses and will reject claims for expenses that are non-health-related. If your claim is unique in nature and you are unsure whether it is eligible, we advise you to contact a tax advisor.

I've submitted an expense to my HSA. When will I get paid?

Your HSA package will determine when your expenses are reimbursed. If you are unsure which HSA package you participate in, please contact your employer, an ASEPBP Benefit Specialist or review the View HSA Activity section of your My ASEPBP account.

For HSA Package 1, eligible expenses will be processed for payment every two business days. Under normal circumstances, you can expect payment within a week of expense submission. A number of factors contribute to the length of time between submission and payment of expenses, including: expense verification, receipts (when requested), availability of credits, timing of roll-over of credits, accuracy of banking information, and the electronic fund transfer policies of your bank or credit union.

I've submitted an expense to my HSA incorrectly. What can I do to correct the error? You can edit and correct errors to expense submissions for a limited time before ASEPBP begins processing the expense. Under HSA, click Edit HSA Expenses. If the edit button beside the expense line is still active, you may make changes to your submission. Click the edit button and make the necessary changes. If the edit button is no longer active or payment has been received, please contact an ASEPBP Benefit Specialist for assistance.

How many credits will I receive this year? Your school jurisdiction determines the amount of credits distributed to each employee. You can view your HSA credit allocation from the View HSA Activity page.

I have credits that should have rolled over. Where are they? Credits remaining from the previous plan year will only become available after the run-off period and eligible expenses have been paid for the previous HSA plan year. The run-off period ends on October 30.

The HSA year has ended or my HSA has been terminated. Have I lost all my credits? If the HSA year has ended, your credits will carry forward for one HSA year, so unused credits that were deposited during the last HSA year will be available for the next HSA year. If credits have already been carried forward from a previous HSA year and not used, those credits are subject to forfeiture if no claims are submitted during the 60-day run-off period.

If your HSA account has been terminated due to retirement or a change in employment status, there is a 60-day run-off period from the date of termination to submit final claims that were incurred prior to the termination date. If no claims were submitted during the run-off period, unused credits will forfeit to your school jurisdiction. Please note you are only able to access your My ASEPBP account for 90 days after termination.

Is there a deadline that I have to submit my expenses by in order for them to be paid? The HSA plan year is from September 1 to August 31 every year and is followed by a 60-day run-off period, which ends on October 30. Expenses can be submitted anytime during the HSA plan year but must be submitted by the end of the run-off period. Once the run-off period has expired, expense submission for that HSA plan year will no longer be accepted.

How do I get a statement of my account? You can access your HSA information real-time via the View HSA Activity page. A printed copy of your activity can be generated by clicking the print button on that page.

Claims

How far back can I go for my claims history? You can view claims that have occurred in the past three (3) years. If you need information for dates prior to this, please contact an ASEPBP Benefit Specialist. You can find our contact information on the Contact page.

Why don't I see any claims in my history? There could be several reasons that claims would not show in the history. Claims are not listed in the history until they are completed, so recently submitted claims could still be pending. Also, if you have changed a filter from one type of claim to another, the new claims will not show until the 'Update Results' button is clicked and the screen has refreshed. In addition, you can also check to make sure the claim falls in the date range selected in the 'From/To' filters as your claim may fall outside of that date range. If you are still having difficulties, please contact an ASEPBP Benefit Specialist. You can find our contact information on the Contact page.

How do I calculate my vision eligibility? Vision coverage is on a rolling cycle of 24 months. This means if you receive a payment for a purchase or service on a specific day, those funds will not be available to you again for 24 months from that date. To determine what you are eligible for under your vision plan, change the 'From' date in the claims inquiry tool to two (2) years prior to the current date. For example, if today is January 25, 2012, select January 25, 2010 as the 'From' date. Add up the total amount of vision claims that have been paid, then subtract that amount from your benefit amount (either \$150, \$250 or \$350, depending on your plan). If you are not sure what your vision coverage is, you can confirm your plan on the Coverage page. The remaining amount from your calculation is what you are eligible for as of today. If you still have questions, please contact an ASEPBP Benefit Specialist. You can find our contact information on the Contact page.

Coverage

What changes can I make to my benefit coverage? If you are actively employed, on leave or on extended disability, please contact your school jurisdiction to confirm the enrolment requirements for your employee group and any changes you are able to make to your benefit coverage. If you are an early retiree, a substitute teacher or casual staff, please contact a Benefit Specialist for further information. You can find our contact information on the Contact page.

Health

Where can I find reliable health information? Apple-a-Day is a great resource for reliable health information

Profile

What is my email address used for? To confirm your My ASEPBP account registration, to send transaction confirmations and to notify you of information you need to submit through your My ASEPBP account (i.e. over-age dependant information).

Why do you need my banking information? Banking information is needed to pay your claims (e.g. dental, extended health care) and to process payments for your Health Spending Account, should you have one. We also need banking information to withdraw benefit premiums, if you are responsible for paying for them.