

St. Thomas University Health Spending Account Policy

Eligible Employees

All Schedule A and Regular Appointment employees are eligible as per Article 13.05 of the Part-Time Collective Agreement. An application for the Health Spending Account (HSA) must be filled out and processed by Medavie Blue Cross before monies can be accessed. Enrolment forms are located on the STU website or in the Human Resources Department (McCain Hall, Room 411).

Eligible Dependents

Dependents are defined as your spouse, children (including natural, legally adopted or step-children) plus any dependents considered eligible under the Canada Revenue Agency (CRA). This could include financially dependent family members who are living with you at some point in the year. For example, parents, grandparents, grandchildren, brother, sister by blood, marriage, common law or adoption (if under 18 years of age or physically or mentally disabled).

Benefit Calculation

\$120.00 per 3 credit hours (as of July 1, 2013)

The HSA plan year is July 1 to June 30 (equivalent to the University Academic year)

Fund Allocation

Teaching Year - September 1 to April 30:

Monies available to employees will be deposited into their Health Spending Accounts in September and January for the courses taught in each semester. Monies for full year courses will be deposited in September. Monies will be deposited within three working days after the course add deadline date in each term as listed in the STU calendar.

Intersession and Summer School:

Monies will be deposited within three working days after the first day of the course.

Unused Funds:

Under Canada Revenue Agency (CRA) rules, any monies left on deposit at year end are rolled into the following year. At the end of the second year, any unused funds are forfeited. The rollover money will be used first before using money from the new benefit period.

Eligible Expenses

Claims Eligibility is determined by the CRA as defined under the Income Tax Act (subsection 118.2(2)). They are reasonable medical expenses not reimbursed by any government sponsored or private health care plan. Please refer to the guideline listed on the STU website for common eligible expenses.

Administration of Benefits

The administration of all HSA claims is handled through Medavie Blue Cross. Each semester, after the course add deadline date, Medavie Blue Cross will be contacted and given the amount of monies to be added to each part-time faculty member's HSA. All part-time faculty members who have enrolled in the HSA will be notified via email once the funds have been deposited into their account.

Personal information and HSA balance can be viewed at any time by accessing the Medavie Blue Cross Website. A link to the website is posted below. First time members will have to sign up. Click on **1st Time, Register now**, and follow instructions from there.

https://www.medavie.bluecross.ca/cs/ContentServer?c=ContentPage_P&pagename=MedavieCorporate%2FContentPage_P%2FOneColumnFull&cid=1181930145466

The onus is on the employee to ensure eligibility of claims and provide supporting documentation where necessary.

More Information can be found on the STU website under Human Resources, Benefits and Pension.