



## SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

### PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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November 2014

Dear Plan Member,

The Board of Trustees is pleased to announce the introduction of a Health Care Spending Account (HCSA) which will commence on January 1, 2015. This additional benefit provides maximum choice and flexibility for payment of medical and dental supplies and services for Active and Retired Members and their eligible Dependents.

On January 1, 2015, \$500.00 will be allocated to all Members and Retirees in Good Standing with the union, who are "in Benefit" as of January 2015. These funds will be available in your personal Health Care Spending Account (HCSA). Your HCSA is intended for the reimbursement of eligible expenses which may not be covered or exceed the maximums under the Sheet Metal Workers Local Union 30 Health and Welfare Plan.

When you submit a claim either online or by mail, you will be reimbursed for your eligible expenses up to the balance left in your HCSA. Any balance remaining in your personal HCSA on December 31, 2015 will be carried forward until December 31, 2016. If there is any money left in your personal HCSA at December 31, 2016 it will revert back to the Welfare Trust Fund, in accordance with legislation.

Eligible expenses include but are not limited to those that qualify for medical expense tax credits under the Canada Revenue Agency (CRA) Income Tax guidelines. Eligible expenses also include the amount of the deductible and percentages not covered by the Sheet Metal Workers Local Union 30 Welfare Plan's maximums.

**While the Trustees anticipate the HCSA option will continue, it is important that Members understand this may not be a permanent benefit improvement. On a regular basis, the**



**Trustees will determine if future deposits can be made to the HCSA; which will depend on the financial results and overall claims experience. The long term financial stability and sustainability of the Welfare Plan are of primary importance in terms of the assets of the Plan.**

If you have any further questions in regards to your new Health Care Spending Account after reading the accompanying information, please contact the Benefit Plan Administration Office.

Sincerely,

**The Board of Trustees**

Tom Kerr    Bowen LaFave    Martin Roberts    Art White    Bill Wilkinson    Peter Witruk

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# SHEET METAL WORKERS LOCAL UNION 30 WELFARE PLAN

## HEALTH CARE SPENDING ACCOUNT

EFFECTIVE JANUARY 1, 2015

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# HOW TO USE YOUR HSCA

Your HCSA is a spending account funded by the Sheet Metal Workers Local Union 30 Welfare Plan. It can be used to pay for health and dental expenses that may not be covered by the Welfare Plan or your provincial health plan.

\$500.00 will be deposited into your personal HCSA on January 1, 2015 if you are a Member in good standing and are in benefits as of January 2015.

You may use the funds in your HCSA for whatever eligible expenses are important to you. For a complete listing of eligible medical expenses, please check the CRA website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) . Click through to "Individuals" under "Medical Expenses". HCSA eligible expenses include all costs that qualify for medical expense tax credits under the Canada Revenue Agency (CRA) Income tax Guidelines.

## HOW TO SUBMIT A CLAIM

### Online

- 1) Register for Green Shield Canada Plan Member Online Services. (if you have not already done so for your All-In-One Benefit Card at [www.greenshield.ca](http://www.greenshield.ca))
- 2) Once you have registered and logged in, select "**Claims Submission**" from the left menu.
- 3) Select "**Health Care Spending Account**" from the list.
- 4) Click on the "**To Submit A Claim**" link. (midway down the page)
- 5) Enter your claims details as instructed.
- 6) Confirm your claim is correct and click "**Submit**".

### Mail

- 1) Complete a HSCA claim form
- 2) Mail into the Benefit Plan Administration Office at:

45 MCINTOSH DRIVE  
MARKHAM, ON  
L3R 8C7



