



MAKING THE MOST OF YOUR

Health Spending Account



Contact us: benefits@asebp.ca | 1-877-431-4786 | asebp.ca

Your Health Spending Account (HSA) is a useful complement to your regular health benefits that helps you optimize your well-being. You and your dependants can use the non-taxable dollars, known as credits, allocated to your account to pay for a range of health-related expenses not fully covered under your ASEBP or provincial health care insurance plan. Read on and learn about some of the eligible claims you can make!

NEW TO HSAs?

Review these simple tips and you'll be using your HSA like a pro in no time:

1. If you haven't already, use your ASEBP ID card to register for a My ASEBP account at my.asebp.ca and make sure to add your banking information—you'll need this in order to be reimbursed for your eligible HSA claims.
2. Visit the Spending Accounts page under the My Benefits tab on asebp.ca to learn about best practices for managing your account and important deadlines.

DID YOU KNOW?

Did you know that in addition to the sections that follow, the items and services on this list can also be claimed through your HSA if you have out-of-pocket expenses?

- Bandages and dressings
- Blood pressure monitors
- Dental Care, Extended Health Care and Vision Care premiums
- The cost difference for the purchase of gluten-free products for persons with celiac disease
- Kinesiology assessments, consultations and treatments
- Massages
- Psychology and counselling sessions
- Respiratory equipment (e.g. continuous positive airway pressure (CPAP) machines)
- Vaccines (including travel vaccines)

To keep up-to-date on eligible expenses and for more information, regularly check the Spending Accounts page of our website.

TIP: *Does your provincial health care insurance, ASEBP plan or other benefit plans cover the expense? Check to be sure as your HSA can only be used once those options have been exhausted.*



DRUGS

Some drugs and related services and supplies listed in the Drug Inquiry Tool as not covered may be eligible HSA expenses. Common, eligible HSA claims include:

- Medically-prescribed Botox (e.g. treatment for migraines or muscular disorders)
- Pharmacy dispensing fees
- Vitamin B12 injections

Examples of drug expenses **not covered** by your HSA include over-the-counter medications, supplements and vitamins (except B12 injections).

TIP: Remember to submit your HSA expenses incurred between September 1 and August 31 before October 30.



TRAVEL

Your HSA covers travel-related expenses* for medical services such as:

- Travel kilometres incurred while driving to receive medical services that are at least 40 km (one way) away or more
- Expenses (e.g. accommodations, meal expenses and parking expenses) incurred while driving to receive medical services that are over 80 km (one way) away

Examples of travel expenses **not covered** by your HSA include valet, valet tips and vehicle maintenance.

***TIP:** Remember to keep your receipts as they're required for some HSA expense submissions.*

**Claims must include departure and destination points, kilometres travelled and the medical reason for travel.*



VISION

Whether or not you have vision coverage in your ASEBP plan, you can use your HSA for vision-related expenses such as:

- Contact lenses*
- Eye exams
- Laser eye surgery
- Prescription eye drops
- Prescription glasses*
- Prescription sunglasses*

Examples of vision expenses **not covered** by your HSA include contact lens and glasses carrying cases, contact lens solution kits, eye masks, non-prescription products, safety glasses, scuba lenses, shipping costs and warranties.

***TIP:** Be specific when submitting your expense—the top reason claims are declined is because there's not enough information.*

**Eligible when purchased online or in person.*



DENTAL

ASEBP's dental coverage encourages you and your dependants to proactively manage your oral health. Your HSA can come in handy if you have out-of-pocket dental expenses for services such as:

- Preventative services (e.g. check-ups)
- Diagnostic services (e.g. x-rays)
- Restorative services (e.g. fillings)
- Dentures and dental implants
- Orthodontic work (e.g. braces)

Examples of dental expenses **not covered** by your HSA include Biotène® and PreviDent® products, floss, mouthwash, teeth bleaching, teeth whitening, toothbrushes and water picks.

TIP: Whether you're submitting your expense online on My ASEBP or on-the-go through the My ASEBP Mobile App, click the "Submit to HSA" button next to eligible claims in your history to easily submit out-of-pocket expenses.