



*my* **HSA**

# EMPLOYEE MANUAL

# myHSA Plan – Wellness Spending Account

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A Wellness Spending Account (WSA) is a taxable spending account used to reimburse plan members for eligible expenses defined by their organization.

Employee's wellness expenses are paid out-of-pocket then submitted online or through the mobile application.

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## Understanding your online and mobile dashboard



### Home

View balance information and your plan details



### Make a Claim

Claims should be entered by patient, you may submit multiple same-service expenses in one claim.

*Tip\* use search function to search our comprehensive expense list quickly*



### View Claims

View past claims and their status



### Settings

Change your password, add family member(s) and edit banking information  
*(see instructions on following page)*



### Insurance

If your plan includes Travel & Catastrophic Insurance, you will find your travel card and policy details here



### FAQ

Search the Frequently Asked Questions or use Chat for help with your benefits

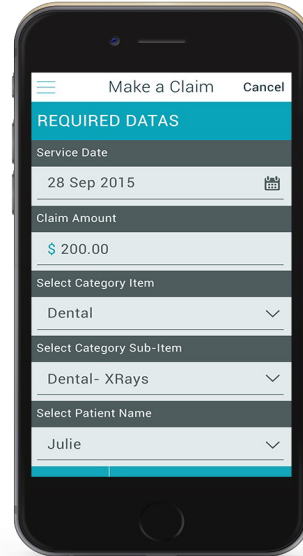
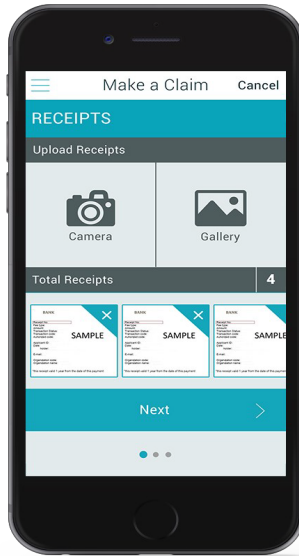
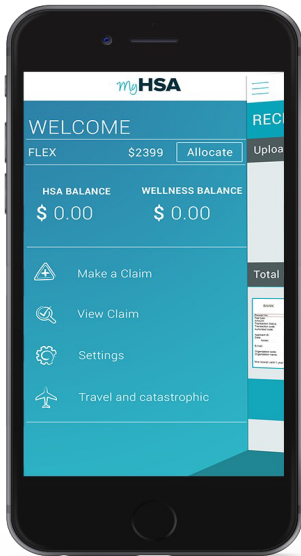
**IMPORTANT:** *Before you can enter your first claim, you must enter your banking information under the Settings tab.*

## The myHSA™ iPhone & Android App



Visit the App store or Google Play and search **myHSA**

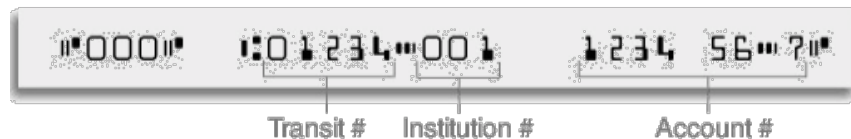
*\*Note: the app is not available for Plan Administrator login*



## How to enter your banking information for direct deposit

If you don't have a cheque, you can contact your financial institution for your account information.

On the bottom of your cheque, you will find your direct deposit information. The first 3 digits should not be included; this is the cheque number. The transit number is 5 digits; institution number is 3 digits; and your account number is 5+ and should include all leading and lagging zeros.



## Viewing your plan details

On your HOME dashboard near the bottom, you'll find a drop down menu that says "View Plan". Here you will find your plan information including: which class you belong to, your renewal date and your prorate type. Prorate types include monthly, quarterly, semi-annual and yearly. This is how often you will receive an allocation/deposit of funds from your employer to your health

spending account, your funds will accumulate throughout the year unless you have a Yearly prorate, in which case you'll receive a lump sum at renewal.

## Making a claim

1. Enter the FULL cost to you (include tax) for the service. *If your expense item has a gratuity do not include this, as this is not eligible.*
2. Select patient name.
3. Enter the service date that will be found on the receipt. This is the date the service was done, not payment date.
4. Upload a copy of receipt and review to ensure it is legible. This upload can be a PDF, JPEG, PNG or a scanned copy.
5. You can add additional notes should you need to further explain a claim or receipt.
6. Click submit.

**If you are unsure if your claim is allowable use the “Chat” feature or call myHSA.**

## View Claims

Here you will see a list of all your claims. Claims are either [PENDING](#), [APPROVED](#), [APPROVED FOR PAYMENT](#) or [DENIED](#)

- When you first submit your claim, it is “[Pending](#)” meaning it is waiting for an adjudicator to approve your claim.
- If your claim is “[Approved](#)”, it means it has been accepted but has not gone through a bank transfer.
- If your claim is “[Approved for payment](#)” it is in the Bank File to be processed for payment. Bank Files get processed on Wednesday and Friday every week and payment is directly deposited to your account a couple of days later.
- If your claim is “[Denied](#)” it means your claim is not covered or insufficient information was provided.

## Live Chat

myHSA™ offers a **Live Chat feature** that is run in-house by our experienced team. We offer technical support to our users and answer any questions you may have about using the site or your account. We are in contact with advisors and can help connect you to the right people to get matters resolved faster.

# Summarized Allowable Expense List

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## TAXABLE WELLNESS ACCOUNT

Please note that the lists below are not exhaustive; please contact myHSA directly if you are unsure of an eligible expense.

### Health Expenses:

1. Any unpaid health expenses not covered under the plan sponsor's group extended health care plan or health care spending account
2. Any unpaid amounts for drugs/vitamins/supplements not covered under the plan sponsor's group extended health care plan or health care spending account
3. Any unpaid expenses for natural product therapy (ex. Naturopathic remedies)
4. Drugless practitioners such as TCM
5. Maternity services (prenatal classes and mid-wife services)
6. Lifeline monitoring systems
7. Medic Alert bracelet/neck chain
8. Massage units

### Fitness Expenses:

1. Health club membership/fitness programs/gym memberships/classes
2. Fitness equipment (ex. treadmill, exercise bike, etc.)- maximum reimbursement of \$250 per item
3. Personal Trainer fees
4. Fitness/Exercise videos, DVD's
5. Sports registration fees/team fees/ski passes/race registrations/green fees
6. Sports equipment- Maximum reimbursement \$250 per item
  - Helmets
  - Protective Equipment
  - Elbow/knee/shoulder/shin pads/guards
  - Gloves – hockey/lacrosse/baseball/boxing
  - Tools – sticks/bats/clubs
7. Sports lessons (Ex. Golf, skiing, etc.)

8. Equipment required to participate in a sporting event (ex. Pucks, baseballs, bowling balls, running shoes)
9. Self-defense courses / Martial Arts
10. Dance lessons

### Dental Expenses:

1. Any unpaid amounts for procedures codes not covered under the plan sponsor's group dental care plan or health care spending account
2. Pre-fabricated mouth guards

### Counselling Services:

1. Weight loss programs/counselling/books/DVD's

### Miscellaneous Expenses:

1. Pet Insurance Premiums

### What's not included?

- Any items not listed on the Taxable Wellness Account document including (but not limited to):
- Items not being used for yourself (ex. Purchasing a pass or equipment for a family member or friend)
- Any type of clothing
- Fees for programs other than physical activity programs
- Food, weight loss, or meal replacement supplements (ex. Slim Fast, Protein Powders, etc.)
- Equipment or supplies for hobby activities (ex. Rifles, camping equipment, bird-watching binoculars)
- Assembly, service or delivery fees