



Top-up Spending Account

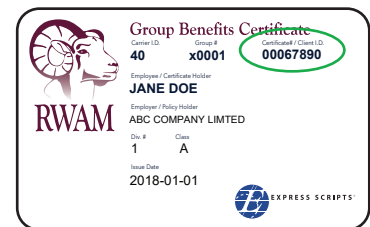
Coordinating your Insured Plan with your Health Spending Account (HSA)

Your group benefit plan offers a comprehensive program, which may include: Life insurance, Long Term Disability, Health, Vision, Practitioner, Dental and Out-of-Country benefits.

In addition, you also have a top-up Health Spending Account (HSA) to help you manage health expenses, including many that are not covered under the insured plan - examples include: co-pay amounts, laser eye surgery, fertility treatments, etc. For a full listing of HSA eligible expenses refer to Canada Revenue Agency's listing of medical expenses you can claim on your tax return.

Using your RWAM OneCard

All claims should be submitted under your Insured Plan's certificate number, shown on your OneCard.



Submitting Claims

Electronic Submissions

When submitting a claim electronically via the RWAM Mobile App or the RWAM Plan Member Website, you have the option to indicate whether you would like any unpaid balance to be processed under your HSA by simply checking the selection box.

Pharmacy or Practitioner Submissions

If your Pharmacy, Dentist or Health Provider is submitting claims directly to RWAM electronically and you wish to have any unpaid balance processed under your HSA, you will need to submit that claim separately via the Mobile App or the Plan Member Website. Simply submit a photo of the receipt showing any unpaid balance and select that you want that balance processed under your HSA.

Manual Submissions

If you are mailing your claim and receipts to RWAM, forms can be found at: www.rwam.com

