



Top-up Health Spending Account

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

Your employee benefits plan includes a top-up Health Spending Account (HSA), to help you cover health expenses that are not covered under your core plan, such as: co-pay amounts, health/practitioner and dental in excess of your core plan limits. For a full listing of HSA eligible expenses refer to Canada Revenue Agency's listing of eligible medical expenses you can claim on your tax return.

How to Submit Claims

All claims should be submitted to your core plan first - using the certificate number shown on your OneCard. Unpaid balances can then be submitted to your HSA.

Electronic Submissions

When submitting a claim electronically via the RWAM Mobile App or the RWAM Plan Member Services website, follow the prompts to submit your claim and then 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. Submit a photo of the receipt showing any unpaid balance and check the selection box indicating that you want the balance processed under your HSA.

Manual Submissions

If you are mailing your claim and receipts to RWAM, forms can be found on the RWAM website under Plan Member - Forms - Health Spending Account (RC020).

Submit a copy of the receipt showing any unpaid balance and check the selection box indicating that you want the balance processed under your HSA.

Coordination of Benefits *Spouse has coverage*

If you have coverage under two plans, claims should be sent to your respective plan first, then to your coordinating spouse's plan and finally, any remaining balances should then be submitted to your HSA. Children follow the standard guidelines of submission.

The image shows two screenshots of the RWAM claim submission process. The top screenshot is from the mobile app, showing a 'Submit a Claim' screen with fields for 'Person the claim is for:' (JOHN SMITH), 'Type of benefit the claim is for:' (Dental), and 'Submit balance to my Spending Account?' (Yes selected). The bottom screenshot is from the website, showing a similar form with 'Submit balance to my Spending Account' (checkbox) and a 'KEEP YOUR CASH!' warning box.