



IMPORTANT reminder about your HCSA

Dear: CAEAS-ECAB plan members

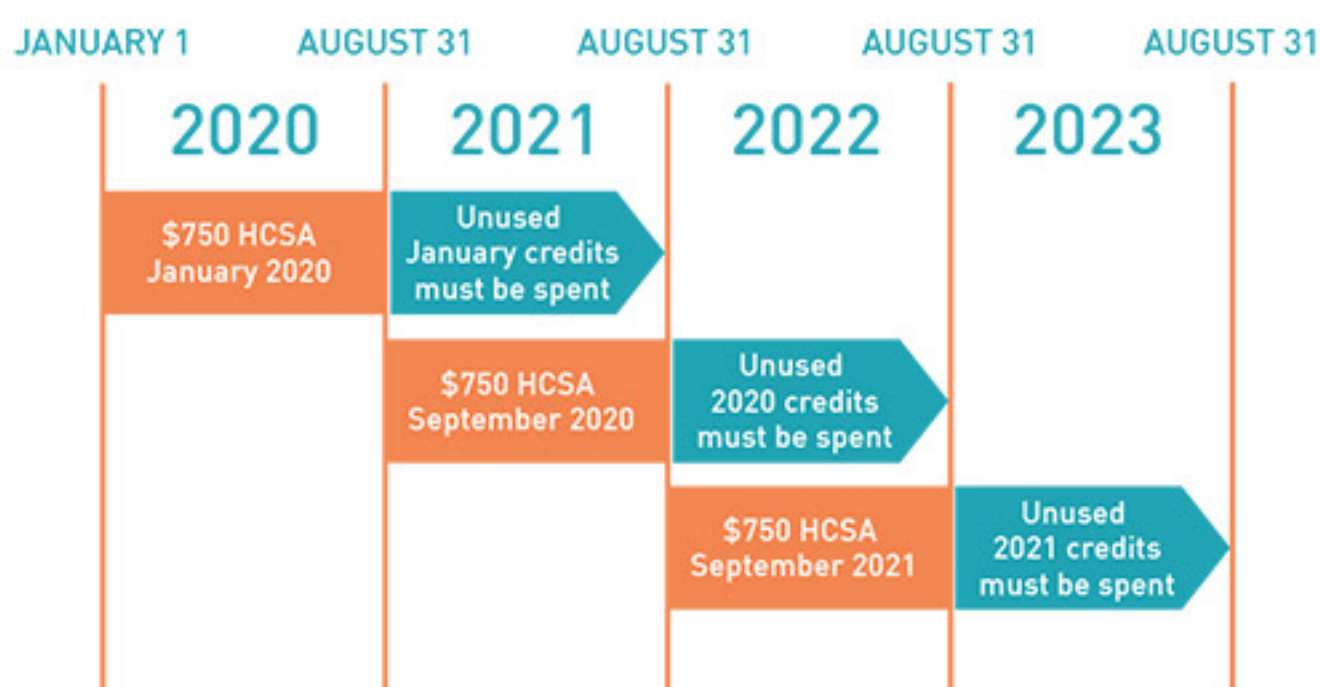
Use it or lose it

The Health Care Spending Account (HCSA) is a valuable benefit that gives you some additional flexibility when managing your unique healthcare needs. It allows you to pay for eligible health-related expenses for you and your covered dependents over and above your plan limits or pay for eligible expenses not covered by the plan.

IMPORTANT! The \$750 HCSA credits you received on January 1, 2020 will expire this August 31, 2021 if they are not claimed. **Be sure to use any remaining unspent credits that have carried over from last year before they are forfeited.**

On September 1, 2020, \$750 was allocated to your HCSA account for the current benefit year up to August 31, 2021. Good news! Any unspent credits remaining in your HCSA from this period will be carried over into the 2021 – 2022 plan year. But remember, if these credits remain unspent by August 31, 2022, they will be forfeited.

Use the chart below as a guide to the credits expiring and those carrying over.



More good news! On September 1, 2021, you'll also receive a new \$750 deposit to your HCSA, allowing you to determine where you need it the most. Eligible expenses include:

- Paramedical services
- Co-pay amounts
- Out-of-pocket expenses for all benefits
- Vision care and medical expenses
- Dental services
- Member cost share premiums
- And many more expenses for you and your eligible dependents!

TIP! You can quickly access your HCSA balance from the Canada Life app or GroupNet. **Track your remaining credits and be sure to use your funds before the August 31 deadline.** You will have 90 days from the deadline to submit eligible claims.

In order to stay informed, and actively involved in your benefits, please be sure to read all communications that come your way. If you have further questions, the ONE-T website features a wide range of plan resources – and, as always, you can reach out to us or your plan providers listed below.

For claims-related inquiries:

Contact Canada Life (our insurer)
1-866-800-8086 or [GroupNet for Plan Members](#)

For eligibility and enrollment inquiries:

Contact Cowan (our administrator)
1-888-330-4010 or one-t@cowangroup.ca

For general questions about the Plan:

info@one-t.ca