

IMPORTANT reminder about your HCSA and plan updates

Dear: P/VP plan members

Health Care Spending Account (HCSA)

The 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.

On September 1, 2020, \$300 was allocated to your HCSA account for the current benefit year, which ends as of August 31, 2021. Remember, any unused credits remaining in your HCSA as of August 31, will be forfeited.

Good news! You'll receive a brand new \$300 deposit to your HCSA on September 1, 2021 for the 2021/2022 plan year. This can be used to help pay for co-pay or out-of-pocket expenses for certain benefits, paramedical services, vision care and medical expenses, dental services, – and much more, 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.



New for the 2021/2022 plan year

Don't forget, the plan will be adding three new paramedical practitioners focused on diet and mental health in the upcoming benefit year:

- Psychotherapists will be eligible under the psychology services maximum
- Occupational therapists will be eligible under the same maximum as physiotherapy and athletic therapists
- Dieticians will be reinstated under the combined paramedical services maximum

Prior Authorization (PA) is a process intended to help ensure safe and appropriate use of complex specialty medications. We will be changing from Canada Life's PA process to utilize Cubic FACET's optimized drug management process for new PA's. There is no change for those currently taking specialty medication. For more information, please see the PA section of your plan booklet.

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 or Trust:

info@one-t.