

Change to HCSA Rollover

An important update for P/VP members

As you know, your P/VP benefits plan includes a healthcare spending account (HCSA), giving you some extra flexibility in how you manage your health claims and costs. Currently, if you don't use all the funds allocated during a given benefit year, you can carry forward unused amounts into the next benefit year.

Starting on September 1, 2019 and going forward, new funds allocated to your HCSA must be used in the benefit year in which they are provided. Any unused amounts will no longer carry forward. We are making this change with a view to the prudent management and sustainability of your plan going forward.

How it works

The table below provides an overview of the new HCSA carry-forward process:

Benefit year	Remaining HCSA amounts
April 1, 2018 to August 31, 2018	<ul style="list-style-type: none">• Already carried forward to the current benefit year• Must be used by August 31, 2019
September 1, 2018 to August 31, 2019	<ul style="list-style-type: none">• Will be carried forward to the next benefit year• Must be used by August 31, 2020
September 1, 2019 to August 31, 2020 (and going forward)	<ul style="list-style-type: none">• Will not be carried forward• Must be used by August 31, 2020

For example, if \$500 is deposited in your HCSA on September 1, 2019 but you only claim \$150 in eligible HCSA expenses by August 31, 2020 (the end of the benefit year), then the unused \$350 will be forfeited.

COORDINATION OF BENEFITS

Remember, if you are also covered under another plan (e.g., a spouse's plan), your HCSA can help you coordinate benefits and maximize your coverage. If you have an eligible claim that exceeds the P/VP plan limits, you can:

1. Submit the claim to your plan for reimbursement;
2. Submit the claim to your spouse's plan for reimbursement; and then
3. Submit any remaining amounts to your HCSA.

Questions? To learn more about your HCSA or to make a claim, visit Great-West Life's GroupNet for Plan Members:
<https://groupnet.greatwestlife.com>.

A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the P/VP benefits plan. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.