

IBEW 2038 Healthcare spending account information:

The purpose of the Healthcare Spending Account is for eligible Members and their families to offset additional Dental, Health, and Vision expenses or services incurred above and beyond the coverage presently offered by the I.B.E.W. Local 2038 Health and Welfare Plan (i.e. coverage not included in Plan parameters, deductibles, and expenses in excess of Plan maximums) provided the charge is an allowable medical expense/service within Section 118.2(2) of Canada Income Tax Act and Regulation 5700 under a Private Services Plan.

A list of eligible medical expenses is available on the CRA website via the link,

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/330/llwbl-eng.html>

Some more common examples:

- services of a chiropractor, massage therapist, physiotherapist, etc.: although not included under the Health and Welfare Plan coverage, the expenses can be claimed under the H.S.A.

- Travel expenses: if a member (or eligible dependent) had to travel at least 40 kilometres (one way) from their home to obtain medical services, they may be able to claim the public transportation expenses they paid (for example, taxis, bus, or train) as medical expenses. Where public transportation is not readily available, they may be able to claim vehicle expenses. If they had to travel at least 80 kilometres (one way) from their home to obtain medical services, they may be able to claim accommodation, meal, and parking expenses in addition to their transportation expenses as medical expenses. To claim such transportation and travel expenses, the following conditions must be met:

- substantially equivalent medical services were not available near their home;
- they took a reasonably direct travelling route; and
- it is reasonable, under the circumstances, for the claimant to have travelled to that place for those medical services.

- MRI: not included under the Health and Welfare Plan coverage as they are included under the provincial health plan; however, in the situation where a member or eligible dependent elects to bypass the queue (waiting) for a provincially covered MRI and therefore incurs a charge directly, such charge can be claimed under the H.S.A.

We should also note that a member can obtain their remaining H.S.A. balance by any of the following 3 options:

- 1) Appears on their claim cheque summary
- 2) By contacting our office
- 3) Via the online member portal at www.coughlin.ca