



## Health Care Spending Account - Addendum

Name of Employer:

Effective Date:

### Plan Features

**Coverage**

- Benaccount®, including fully insured catastrophic coverage
- HCSA only

Yes     No

Yes     No

HCSA to cover:  EHC & Dental    EHC Only    Dental Only

- All Employees

**OR**

**Class Description**

- Class A: \_\_\_\_\_

**HCSA Contribution Amount**

\$ \_\_\_\_\_ per Employee per year

**HCSA Contribution Amount**

\$ \_\_\_\_\_ per Single Employee per year

\$ \_\_\_\_\_ per Couple Employee per year

\$ \_\_\_\_\_ per Family Employee per year

- Class B: \_\_\_\_\_

\$ \_\_\_\_\_ per Single Employee per year

\$ \_\_\_\_\_ per Couple Employee per year

\$ \_\_\_\_\_ per Family Employee per year

- Class C: \_\_\_\_\_

\$ \_\_\_\_\_ per Single Employee per year

\$ \_\_\_\_\_ per Couple Employee per year

\$ \_\_\_\_\_ per Family Employee per year

**Allocation of HCSA Dollars**

- A security deposit of 2 months of anticipated claims (**3 months if not on PAC**) plus taxes is required.
- An employer can control how much money is used by employees by selecting one of the following options:
- The HCSA Benefit Year is January 1 to December 31. The HCSA Contribution Amount will be pro-rated based on the effective date of the plan. Please check the box if you do not want the first year contribution to be pro-rated.
- Please note that BBD bills monthly in arrears

Monthly                       Quarterly

Semi-Annually               Annually

Do not pro-rate the first year contribution

**Grace Period**

- The grace period is the time in which a terminated employee must submit claims that were incurred while still covered under the plan. It is also the time period in which covered employees must submit claims from the prior year for reimbursement. **BBD's standard grace period is 90 days.**

Other: \_\_\_\_\_

**Rolling Type**

- The unused portion of contributions made in one Benefit Year can be rolled over to the next Benefit Year
- The unpaid portion of a claim incurred in one Benefit Year can be rolled over to the next Benefit Year
- All outstanding contributions / claims will be forfeited at the end of the Benefit Year

Rolling Contributions

Rolling Claims

None

**Auto-Coordination**

- Eligible health and dental expenses not covered through the insured EHC/Dental plan (if applicable) are automatically reimbursed through the HCSA. **BBD's standard is to have Auto-Coordination enabled.**
- Employees not wanting expenses to be automatically reimbursed through the HCSA can contact Green Shield Canada to request auto-coordination be turned off.

Auto-Coordination

No Auto-Coordination

**Additional Information:**

