

RETIREE BENEFITS & HEALTH CARE SPENDING ACCOUNTS (HCSA)

1. Members who retire under age 65, meeting all criteria as outlined in Article 31.6, will continue with the Employer's chosen insurance carrier *if* the Member's primary residence is in Canada.
2. Members must submit receipts to the insurance carrier using their current forms. Reimbursement will come directly from the insurance carrier.
3. Members who retire at age 65 or over, meeting all criteria as outlined in Article 31.7, will have an HCSA opened with the Employer's chosen insurance carrier *if* the Member's primary residence is in Canada.
 - Members may choose to submit invoices for individual medical services and/or devices to the insurance carrier using current HCSA forms. Reimbursement will come directly from the insurance carrier up to the appropriate ceilings as indicated in Article 31.7.
 - Members may choose to submit invoices for third-party extended healthcare coverage to the insurance carrier using current HCSA forms. Reimbursement will come directly from the insurance carrier up to the appropriate ceilings as indicated in Article 31.7.
 - Claims must be submitted to the insurance carrier as soon as possible, but no later than 18 months after the expense has been incurred.
4. Members who retire at age 65 or over, meeting all criteria as outlined in Article 31.7, will have access to appropriate levels of funding (outlined in Article 31.7) directly from the Employer *if* the Member's primary residence is outside Canada.
 - Members may choose to submit invoices to the Employer (digitally or paper copies). Reimbursement will come directly from the Employer up to the appropriate ceilings (in Canadian dollars) as indicated in Article 31.7. Currency calculations will be based on the exchange rate used as of the date of service and/or purchase of medical device.
 - Members may choose to submit invoices for purchase of third-party extended healthcare coverage to the Employer (digitally or paper copies). Reimbursement will come directly from the Employer up to the appropriate ceilings (in Canadian dollars) as indicated in Article 31.7. Currency calculations will be based on the exchange rate used as of the date of service and/or purchase of medical device.

- Claims must be submitted to the Employer as soon as possible, but no later than 18 months after the expense has been incurred.
 - HCSA maximums as detailed in Article 31.7 will be based on Canadian dollars.
 - As a specific form is not yet designed, it is acceptable to simply submit the receipts.
 - The Employer prefers access information to a Canadian bank to facilitate e-transfers, however hard copy cheques for reimbursement can be mailed. It is the Member's responsibility to communicate their international address.
5. Stacie Thomson the Employer's designated handler for these situations and recipient of these receipts