

# Your Health Spending Account

**\*Change to previous process\***

## New credit - New year

- ✓ On **January 1<sup>st</sup> of every year**, a new deposit is made into the participant's HSA based on plan level – this has not changed.
- ✓ The credits available for the current year will be used first for claims for the current year that are submitted before **March 1<sup>st</sup> of the current year**.
- ✓ If there is still money owed for those claims, the unused credits from the previous year will be automatically deposited into your account on March 1<sup>st</sup> of the current year.
- ✓ **After March 1st, the funds from 2022 can be used for 2023 claims.**

## Claims – Previous year

- ✓ AGA offers a **60-day period** at the beginning of the year to submit HSA claims for expenses incurred in the previous year. After this grace period, no claims from the previous year can be reimbursed under the HSA, and the remaining amount will be used for claims incurred in the current year.

## How I would see it on my portal

- ✓ **As of January 1<sup>st</sup>**, you'll see the new amount of credit for the current year
- ✓ **After March 1<sup>st</sup>**, the unused credit from the previous year will be added to the credit of the current year

*An example of the credit for the current year and the previous year*



◀ BACK

HEALTH SPENDING ACCOUNT					
Period beginning	Last revision	Amount	Report	Total	Balance
January 1st 2023	January 1st 2023	\$250.00	\$0.00	\$250.00	\$250.00
January 1st 2022	January 1st 2022	\$750.00	\$0.00	\$750.00	\$0.00

## How do I submit a claim for HSA reimbursement?

Access your member's portal and click on the appropriate box when you submit your claim. This will allow you to receive reimbursement for claims that are not covered under your plan or the difference remaining if your health reimbursement is less than 100%.

If you select the first option **“Submit expenses not covered to my HSA?”**, then your claim will be paid in full by your HSA account.

If you select the second option **“Submit any amount not reimbursed to my HSA?”**, then only the amount not covered by your plan will be paid by your HSA account.

Note: Samuel is working with AGA to have this wording revised to make this clearer.

***An example of from the current Member’s portal***

The screenshot shows a web interface for submitting a claim. At the top, there is a dark blue header with a document icon and the text 'SUBMIT A CLAIM'. Below the header, there is a navigation bar with a 'BACK' button and three steps: 'Step 1', 'Step 2' (which is highlighted), and 'Step 3'. To the right of the steps is the logo 'DOING MORE FOR EACH CLIENT'. The main content area contains two questions, each with a 'Yes' option that has a checked checkbox and a 'No' option with an unchecked checkbox. The first question is 'YOUR PLAN PROVIDES A HEALTH SPENDING ACCOUNT (HSA) AND/OR A COST-PLUS AGREEMENT' with the subtext 'Submit expenses not covered to my HSA or Cost-Plus?'. The second question is 'Submit any amount not reimbursed to my HSA or Cost-Plus?'.

**[More questions?](#)**

For any questions, please contact our customer services from **Monday to Friday between 8:30 a.m. and 8:00 p.m. at 1.800.363.6217**, or by email at [samuel.clientservice@aga.ca](mailto:samuel.clientservice@aga.ca)