

HEALTH CARE SPENDING ACCOUNT (HCSA)

STARTING AT AGE 65

On January 1st, 2009 the Health Care Spending Account (HCSA) was implemented through Arbitration (December 18/2008).

The Police Service will send the information about the HCSA to members just before their 65th birthday.

Below are some highlights to guide you through this transition in health coverage, including action you should consider, and highlights of the Health Care Spending Account.

HIGHLIGHTS of the HCSA

The HCSA is total of \$3000/year. (January to December).

If the amount is not used during the year the remainder is lost at the end of that year.

The HCSA terminates at age 75 (members will lose the benefit of the \$3000.00).

The HCSA is a health plan which reimburses you for your health-related claims that you paid for out-of-pocket. E.g. prescription eye-glasses, dental visits, orthotics, physiotherapy, etc.

The HCSA also allows one to submit a claim for the premium paid to a third-party health and dental insurance plan.

Of note, the HCSA can be used to pay health plan premiums for a Spouse/Partner – as long as the Pensioner is the policyowner and the

Spouse/Partner is a named insured, or the Member is a named insured under the Spouse/Partner plan.

The HCSA is administered by Green Shield.

Your HCSA **Policy Number** will be **TPB + your badge number**. (ex: TPB1234)

Note: Spouse of a deceased pensioner will get a new number assigned.

It is highly recommended that you register your HCSA online with Green Shield. By filing the payment claim online, the claim is expedited.

CLAIMS

When a claim is submitted to Green Shield online, you are not required to include the invoice. An invoice or proof of payment will ONLY be required if you are audited (done randomly).

The type of claim will be the Health Care Spending Account and then choose Health and Dental Premiums from the list.

If claim submitted shows as "IN PROGRESS" no documents are required. Green Shield recommends that you submit Health and Dental premium claims monthly.

Accumulation for several months or for the entire year will take longer to process and likely will be audited.

Many health care providers don't issue an invoice. Should you require an invoice and don't have one provided by the health provider, Green Shield allows you to submit your personal Bank/Credit Card statement showing the deduction from your account.

i.e. Open your Bank/Credit card account, isolate the payment

(protect your privacy) made to the Health Care Provider, then take a screenshot.

Green Shield has an app, **GSC EVERYWHERE**, that you can install on a device, i.e..... iPhone or android. This will simplify submitting claims.

ACTIONS TO CONSIDER

When you turn 65 years your Health and Dental coverage (if applicable), and Out of Province/Country health coverage ends.

IMPORTANT NOTE: There is a 60 or 90-day window to purchase a third-party health plan without a Health questionnaire.

In addition to the HCSA, you may want to consider third-party health insurance to help with the costs of:

- Medical prescriptions
- Paramedical health services
- Dental prevention and repair
- Prescription eye wear
- Travel out of province and out of country

Below are some alternative third-party health plans available.

NOTE:

Many of the health plans listed in this document do not include Travel Insurance.

Some health providers offer separate Travel Health plans.

TPPA doesn't recommend a specific third-party plan to our members. The available plans vary and members need to decide which one is the most adequate for their needs.

THIRD-PARTY HEALTH PLAN OPTIONS

The following is a list of plans that you may consider.

All plans allow you to register a personal account online for their service.

<http://ppao.ca/>

(Click on Membership)

This plan is offered by the **Police Pensioners Association of Ontario (PPAO)** with **SunLife**.

This plan is in two parts: Health/Travel, and a separate one for Dental.

<http://mroo.org/>

(Click on Members Services)

Municipal Retirees Organization of Ontario for **OMERS** members. Administered by **ManuLife**.

<http://www.coverme.com/products/followme-health.jsp> Individual

coverage offered by **ManuLife**.

https://www.surehealth.ca/?MKT=GSC_Homepage_Link/#!/recommended-plans/7,6,11/4

SureHealth individual coverage offered by **Green Shield**. There are two types under SureHealth: Zone and Link.

Link offers 4 plans - no medical underwriting requirement.

Zone offers 7 plans: four with no medical underwriting requirement, and three that require a medical questionnaire.

<https://www.sbis.ca/>

Individual coverage offered by **Special Benefits Insurance Services**.

All of these health plans require a health questionnaire.

KEEPING YOUR INFORMATION CURRENT

TPS:

If you need to inform the Service of a status/address change, you will need to contact the TPS Benefits Office:

416-808-7119 ext. #3.

employeeservices@torontopolice.on.ca

TPPA:

If there is a further need for assistance, please contact the TPPA at:

416-495-7091

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