

Healthcare Spending Account

Purpose

For Union Members and their families to offset Healthcare, Visioncare and Dentalcare expenses incurred above and beyond the coverage presently provided by the ACRC Health & Wellness Trust Fund (i.e. coverage not included in Plan parameters and expenses in excess of Plan maximums).

Eligibility

Participation will be extended to all Members in good standing with a Local under the ACRC. The Healthcare Spending Account (H.S.A.) allocation is funded through allocations as determined by the Plan Trustees. Allocations will be provided when it is determined to be affordable to the Plan. **It is understood that to be eligible for the allocation, the individual must be a Member in good standing with a Local under the ACRC.**

For Union Members who are no longer in benefit, you may still make claims against your Healthcare Spending Account balance provided you maintain your good standing as a Member of a Local under the ACRC.

As per Canada Revenue Agency (CRA) legislation, the Healthcare Spending Account is subject to forfeiture no later than following 24 months. Further allocations are subject to the Plan's continued positive financial stability.

The Healthcare Spending Account cannot be used for making self-payments or cash withdrawals. For a list of eligible medical expenses, please access the Canada Revenue Agency website via the link www.cra-arc.gc.ca and search 'eligible medical expenses' then "Which medical expenses can you claim?". If you are unsure if a claim is eligible, please contact the Administrator for verification.

Termination of Membership

In the event of termination of Membership, the remaining Healthcare Spending Account balance will be immediately forfeited to the Trust Fund.

Death

In the event of a Union Member's death, coverage will be extended to the surviving dependents to the earliest of the following:

- upon depletion of the Healthcare Spending Account, or
- upon ineligibility of the surviving dependents.

Reinstatement

Reinstatement of a Union Member's Healthcare Spending Account is **not** applicable as it is a requirement that the Union Member remains a Member in good standing with a Local Union under the ACRC.

Marital Separation/Divorce

As per the provisions for the Insured Benefits, the Healthcare Spending Account will not be extended to the Spouse following separation or divorce. Alternatively, eligible dependent children will continue to be eligible for participation at the discretion of the Union.