

## Health Spending Account

### What Is it and How Does it Work?

It's a flexible savings plan that will cover medical and dental health services for you and your dependants, many of which are not covered by traditional benefit plans.

### What Does it Cover?

Any Medical or Dental expenses allowed under Canada Revenue Agency guidelines:

Orthodontics	Fertility	Naturopath
Laser Eye Surgery	Elderly Care	Dietician
Restorative Dental	Chiropractor	and much more

### Are there Restrictions?

Gone are the days of having restrictive limitations on certain practitioners or services. The beauty of a health spending account is you are only limited by how much is in your account. You can use your contributions for whatever you see necessary...according to CRA Guidelines.

### Are there any other benefits?

There are many more and one of the best is "if you don't use it, you don't lose it." Would you rather save for a major expense down the road? Not a problem with a health spending account. Your unused contributions will continue to add up every year.

### What if I am covered by my Spouse's Plan?

The Health Spending Account can cover the gaps in your Spouse's Plan. Those gaps are typically the deductibles; the 10% or 20% coinsurance you have to pay; and Plan Maximums for coverage such as Vision Care; Physiotherapist; Chiropractor, etc... Even gaps created by not covering certain benefits like Orthodontics for your 13 year old can be handled by the HCSA.