

# Register for mybluecross®

Access your plan through mybluecross, your free online member account.

## How to register

- 1 Visit [mb.bluecross.ca](http://mb.bluecross.ca)
- 2 Click Register at the top right corner of any page
- 3 Select “member” to manage your personal and family coverage
- 4 Verify your personal information
- 5 Create account

*\*You will need your certificate number and client number, which are found on your Manitoba Blue Cross ID card*

You deserve the credit

Make use of your  
HSA today

## Mailing Address

PO Box 1046 Stn Main,  
Winnipeg MB R3C 2X7

## Street Address

599 Empress Street,  
Winnipeg MB

## Telephone

204.775.0151 or  
toll free at 1.800.873.2583

## Fax

204.772.1231

## Email

[info@mb.bluecross.ca](mailto:info@mb.bluecross.ca)



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# Get the credit you deserve

How to maximize your  
Healthcare Spending Account



 **MANITOBA  
BLUE CROSS®**  
THE COLOUR OF CARING®

# What is a Healthcare Spending Account?



We all have different needs – and similarly different health expenses. That’s why your employer has provided you with a **Healthcare Spending Account (HSA)**. Think of your HSA as a pool of funds your employer sets out each year to reimburse you for the medical expenses you need covered.

## HEB MANITOBA HSA PROFILE:

**Benefit year:** January 1 to December 31  
**Minimum Payment\*:** \$50.00  
**Claim Limitation Period:** January 1 to March 31 (of the following benefit year)

# What can I claim?



You can expect coverage on a substantial list of health expenses. This is because you are covered for any CRA-approved medical expense – a list that is typically longer than what most conventional health plans cover. Your HSA is always Last Payer\*. To find out if an expense qualifies, visit [cra-arc.gc.ca](http://cra-arc.gc.ca).

## \*LAST PAYER

Your HSA is always last payer, which means eligible expenses can be covered only after you’ve been reimbursed by government, employer, individual, student and spousal plans.

## \*MEDICAL RECEIPTS

A proper medical receipt should indicate all amounts claimed as well as the date, the patient who received the service, and if applicable the practitioner who prescribed the purchase or gave the service.

# How many credits do I have?



You can view Credits Accrued and Credits Used in mybluecross®, your online member account.

## How to view my HSA credits

- 1 Visit [mb.bluecross.ca](http://mb.bluecross.ca)
- 2 Click mybluecross at the top right corner of any page
- 3 Sign into mybluecross
- 4 Under My Coverage on the left hand side of the page, click View coverage
- 5 Click Health Spending
- 6 Under Benefit Activity, view your HSA Credits Accrued and Credits Used

# How do I claim?

The easiest way to access your HSA credits is to check “Yes” where the online or paper claim asks if you’d like to “Pay remainder from Health Spending Account.” This way you will be reimbursed directly for any eligible unpaid balances you have on this claim.

To request HSA reimbursement after a claim has been submitted, you can use our HSA Online Request feature within mybluecross. Alternatively, you can submit paper HSA claims to our 24-hour drop box, Customer Service Centre, or via email or fax along with necessary Medical Receipts\* and an Explanation of Benefits (EOB)\* from another carrier, if applicable.

## \*EXPLANATION OF BENEFITS

An Explanation of Benefits (EOB) is a statement provided to you by another carrier explaining what portion of a claim was paid for on your behalf and what portion was not covered.

Benefit	Service Date	Billed Amount
Physiotherapy	Oct 10 2019	65.00
<b>Total Claimed</b>		<b>65.00</b>

Pay remainder from Health Spending Account? \*  Yes  No

# When will I get paid?

If you request to pay the remainder of your claim through your HSA when filing, you will receive reimbursement at the same time as your core coverage payment provided you have enough credits. An exception to this is if you have coverage with another insurer (e.g. spousal plan). In this case, you must first submit your claim to the other insurer for processing in order to be eligible for your HSA reimbursement.

If you request HSA reimbursement at a later date, a Minimum Payment\* threshold must be reached before payment will be released. If the threshold is never met, Manitoba Blue Cross will pay all expenses at the end of your group’s Claim Limitation Period\*.

## \*MINIMUM PAYMENT

Minimum Payment refers to the lowest dollar amount that can be paid out at a time. Once the amount owed to you meets the Minimum Payment threshold, your payment will be released.

# When will my HSA credits expire?

If you have unused credits at the end of the policy year, there is a 90 day claims limitation period which allows for any prior year’s eligible expenses to be claimed. Any prior year’s credits remaining after this time period will be forfeited. If your eligible expenses in any year are greater than the benefit dollars credited to you, the excess will be carried forward into the next benefit year.

*NOTE: Expenses cannot be carried forward more than one benefit year.*

## \*CLAIM LIMITATION PERIOD (CLP)

Each HSA plan has a grace period following the benefit year which is referred to as the Claim Limitation Period (CLP). Claims must be received and requested within the CLP to be eligible for reimbursement with current year credits.