

October 2020

## One-time change to your Green Shield Canada (GSC) Health Care Spending Account

The COVID-19 pandemic has caused uncertainty and change for GSC plan members. The restrictions put in place to slow the spread of the coronavirus meant that many health care services were inaccessible for several months. Now that those restrictions have lifted, we know that you want to return to your health care providers for the services you missed, and many of you will want to use your health care spending account (HCSA) to pay for those services.

As you know, your HCSA provides credits that you can use pay for eligible expenses not otherwise covered, or not completely covered, by your plan. However, according to Canada Revenue Agency (CRA) rules, the credits deposited into the account can only be carried forward one extra year and must be used or they will expire.

To help those of you who were unable to use your credits because of the absence of health care options, the CRA is allowing additional flexibility for carrying forward HCSA credits. If you have credits expiring any time up to December 31, 2020, they will be carried forward for a further 12 months. Please note that this is a **one-time only change** to the carry-forward rules.

The carry-over will automatically be applied by Green Shield to all HCSA plans. The HCSA balances are on the monthly reports you receive from OASSIS and they will reflect the amount each person will be able to use for the one-time carry over the government is allowing.

Please contact your OASSIS Benefits Administrator if you have questions regarding providing this one time exception to your employees.