

HEALTH SPENDING ACCOUNT BENEFIT 25/26

Unifor Local 2002 Health and Welfare Trust Board of Trustees is pleased to announce the 2025-2026 Health Spending Account (HSA) Benefit.

For a Limited Time Period Unifor Local 2002 Health and Welfare Trust will make available an HSA for each eligible Member. This benefit is fully funded through funds previously negotiated through the Collective Agreement process. Since these funds are derived from the Employer, they cannot be used towards the GIDIP premiums / benefit enhancements as the GIDIP benefit would then become taxable to the Members.

This benefit is tax-free to Members, except in Quebec where it is taxable by the provincial government.

What You Should Know:

Effective Date: August 1, 2025, for expenses incurred from August 1, 2025, through to July 31, 2026. Claims must be received in the office of the Plan Administrator by 12:00 noon (EST) July 31, 2026. Unclaimed credit amounts at the end of July 31, 2026 are forfeited. Claims received at the end of July can experience processing delays of up to 90 days.

Amount Available to You:

Full-time Members: \$300

Part-Time Members: \$150

Who is Eligible?

- **Active Members contributing GIDIP premiums on August 1, 2025;**
- **Disabled Members in receipt of GIDIP benefits;**
- **Active Members over age 65 with Employer Contributions**

The Premium Remittance file for the pay period July 20, 2025, to August 2, 2025, will be used to verify Member eligibility.

You can also submit claims for your dependents including spouse, common-law spouse and children, including parents and grandparents who are considered dependents under the Income Tax Act.

Who can receive HSA Payments?

Payments from an HSA are only made payable to the Member. Therefore, dental claims that may be assigned, for example, cannot be reimbursed from the HSA to the dentist.

Types of Expenses you can claim through an HSA:

The HSA is like a health wallet. The money can be used to cover medical costs that are not paid by your regular Supplemental Health Insurance. The Canadian Revenue Agency (CRA) governs what is eligible under the HSA. HSA rules are based on federal tax laws, but health care is run by each province. So, what you can claim with an HSA will be different depending on your province of residence. Some examples include medical equipment & devices, family medical expenses, medications, vision, and dental care.

For more information on expenses considered eligible by the Canada Customs and Revenue Agency, visit their website at: www.cra-arc.gc.ca/. **Enter Lines 33099 and 33199 in the Search box.**

Example below:

Authorized medical practitioners

Profession	AB	BC	MB	NB	NL	NS	NT	NU	ON	PE	QC	SK	YT
Acupuncturist	✓	✓			✓				✓		✓		

How do I submit a claim under the HSA?

Claims that are not covered or not paid in full by your Supplemental Health Plan can be submitted under the HSA by completing a claim form and attaching copies of paid in full receipts. Send the application to gidip@canben.com. Up to 100% of allowable expenses can be reimbursed.

Expenses must first be submitted to your regular Supplemental Health Plan. Claims eligible under your Supplemental Health Plan will be considered upon receipt of a copy of the receipt and the Supplemental Health Plan Detailed Payment Summary indicating the dates of service. A Claims Summary indicating Submitted Date or a screen shot from your phone is not sufficient for claims processing.

How will you know your HSA balance?

When your claim is paid, you will receive an Explanation of Benefits (EOB) statement via e-mail that itemizes the amount claimed, the amount eligible, the amount reimbursed, and any remaining HSA balance.

Please contact our Plan Administrator, Canadian Benefits Consulting Group, directly with any questions you may have. They will be pleased to assist you.

YOUR GIDIP BOARD OF TRUSTEES

Sophia Michailidis
Chairperson (Eastern Region)

Ross McConkey
Secretary/Treasurer
(Pacific Region)

Terry Carlucci
Trustee (Central Region)

Martin Melanson
Trustee (Atlantic Region)

Marilyne Boettger
Trustee (Western Region)

Plan Administrator: Canadian Benefits Consulting Group
Telephone: 416-488-7755; Toll Free: 1-800-268-0285
Fax: 416-488-7774 Email: GIDIP@canben.com