



## HEALTH SPENDING ACCOUNT TRANSITION TO SUNLIFE

Effective January 1, 2021, your Health Spending Account (HSA) will be administered by **Sun Life** instead of ClaimSecure. Your new Sun Life HSA contract number will be 150773. Your member ID is noted for you in the enclosed Sun Life Welcome Guide.

### What do I need to do?

Should you want to submit your claims online through Sun Life, you will be required to register online through the Sun Life website **after January 1, 2021**.

Please refer to the enclosed **Register for online access** instructions for important information you will need to have ready when you call. If you need any assistance with the online registration process, please contact Sun Life at **1-800-361-6212** to speak to a customer care representative.

If you do not register, you will be required to submit paper claims.

**Please note: You will not be able to register your Sun Life account until after January 1, 2021.**

### Deadline for claim submission to ClaimSecure

You will have until **December 14, 2020** to submit any 2020 claims to **ClaimSecure**.

**Please note:** If you incur HSA expenses from December 15 – December 31, 2020 you will need to wait until January 1, 2021 to submit them through your new Sun Life HSA account.

### Balance carried forward

Any eligible HSA credits remaining in your Claim Secure HSA account will carry over to your Sun Life HSA account. You have until the end of the second year to use any credits carried forward, or they will be lost. Your remaining 2019 and 2020 carryover balances will be transferred to Sun Life on January 1, 2021.

### Deadline for 2020 claim submission

Effective January 1, 2021, you can submit any 2020 claims from December 15, 2020 onwards until March 31, 2021 to **Sun Life**. We strongly encourage you to incur your 2020 claim expenses and submit to ClaimSecure by December 14, 2020.

### What does my HSA cover?

Your HSA entitlement will remain the same.

- You can use the HSA to reimburse any expense that qualifies as an eligible medical expense under the federal Income Tax Act. For a list of eligible expenses visit [www.mysunlife.ca](http://www.mysunlife.ca)
- You can use the HSA to pay for the premiums of a private health plan
- You can use the HSA to pay for the premium of Quebec Pharmacare (RAMQ), when applicable.

HSA benefit payments are not taxable to you (unless you are a pensioner living in Quebec). **Pensioner in Quebec:** HSA benefit payments are taxable in Quebec, but are not subject to Federal tax.

**Online services offered through [www.mysunlife.ca](http://www.mysunlife.ca)**

- Check your HSA balance
- Submit online claims
- View the status of your claims
- Download electronic statements

**Claim reimbursement**

Your claim reimbursement will be deposited into the same bank account as your pension payment deposit. Should you require to update your banking information, please contact CP Pension Services at [pension@cpr.ca](mailto:pension@cpr.ca).

If you have any questions about your Health Spending Account or need assistance with the online registration process, please contact Sun Life at 1-800-361-6212 to speak to a customer care representative.

Sincerely,

CP Pension Services