

OSSTF Benefits Health Spending Account for permanent Education Workers

The Trustees of the OSSTF Employee Life and Health Trust (ELHT) are pleased to announce the implementation of a **one-time only** \$1,000 benefit to a Health Spending Account (HSA) for all eligible OSSTF Education Workers.

OSSTF Benefits is proud to offer you this benefit in addition to your existing coverage under the OSSTF Benefits Plan, administered by Ontario Teachers Insurance Plan (OTIP).

The HSA and available HSA benefit to eligible OSSTF Education Workers will be effective September 1, 2020. The OSSTF Benefits HSA is administered by Blendable through a secure online Member Centre. You can send Blendable a **support request** at any time if you have questions.

In addition to the support you will receive from Blendable, here are answers to some frequently asked questions below.

Question

Answer

An HSA is an extra benefit that provides reimbursement for qualified health-care expenses that are **not otherwise covered by the OSSTF Benefits Plan.**

A **one-time** \$1,000.00 contribution has been made to an HSA for all eligible OSSTF Benefits Education Workers.

What is an HSA and how does it work?

Members can use those funds to claim eligible, out-of-pocket, medical expenses for reimbursement for themselves and any eligible dependants. Expenses must be incurred on or after September 1, 2020 in order to be eligible for reimbursement under the HSA.

The funds are made available automatically, **at no cost** to eligible members. As an additional bonus, because they are provided on the

Question**Answer**

basis that they will be used for eligible health-care expenses, the funds are 100% tax free.

HSA reimbursable expenses are more flexible than the OSSTF Benefits Extended Health Care benefits, because there are no limits by service type. The only limit is the amount in each member's HSA account. The HSA can be used toward any eligible medical and dental expenses **allowable** under Canada Revenue Agency (CRA) guidelines.

Why is the HSA being implemented?

The OSSTF Central Agreement for Education Workers, ratified on May 22, 2020, includes provisions for temporary enhancements to the OSSTF Benefits Education Workers Plan. This has resulted in the implementation of the HSA benefit.

Who is the administrator of the HSA?

The OSSTF Benefits HSA is administered by Blendable through a secure online Member Centre at osstf.blendable.ca. A support link is available to you on that custom link if you have questions.

Blendable is a Canadian organization that specializes in Health Spending Accounts.

Who do I contact if I have questions about my HSA benefit?

For questions relating to your eligibility for the HSA benefit, please contact OSSTF Benefits at comments@osstfbenefits.ca. Any other questions about your HSA benefit should be directed to Blendable using the Support link at osstf.blendable.ca.

The HSA is available for all eligible OSSTF Benefits Education Workers.

Who is eligible for the OSSTF Benefits HSA benefit?

Eligibility is based on the member being a permanent OSSTF Education Worker on the dates that (1) the OSSTF Central Agreement for Education Workers was ratified, May 22, 2020, and (2) the implementation of the HSA benefit, September 1, 2020.

Is there a member cost to participate in the HSA?

There is no member cost to participate in the HSA.

An HSA is an extra benefit that provides reimbursement for qualified health-care expenses that are not otherwise covered by the OSSTF Benefits Plan. A **one-time** \$1,000.00 contribution has been made to an HSA for all eligible OSSTF Benefits Education Workers.

When does the HSA benefit expire?

For all eligible OSSTF Benefits Education Workers, and/or their eligible dependants, the HSA benefit must be used up by or before the earlier of August 31, 2022, your employment ending, or your retirement.

Do I have to be participating in the OSSTF Benefits

No, the HSA benefit is available to all eligible Education Workers. Participation in the OSSTF Benefits Extended Health or Dental Care coverage is not a requirement of the HSA.

Question	Answer
Extended Health or Dental Care coverage to be eligible for the HSA?	
Is this a reduction to my current coverage under the OSSTF Benefits Plan?	<p>No, the HSA is over and above the negotiated funding for the OSSTF Benefits Plan. It complements the benefits members already have and can be used for eligible expenses that the OSSTF Benefits Plan does not cover.</p> <p>Members can submit claims through the OSSTF Benefits Plan first, then any remaining balance through the HSA.</p> <p>NOTE: Members can submit eligible claims directly to the HSA if:</p> <ul style="list-style-type: none"> • They are not participating in the OSSTF Benefits Extended Health or Dental Care coverage • They have hit the maximum on an existing benefit • They know an expense won't be covered by the OSSTF Benefits Plan
If I am on a leave from my OSSTF Benefits Education Worker position, am I still eligible for the HSA?	<p>The HSA is available to all eligible Education Workers, including members on a leave of absence.</p>
Are OSSTF Benefits Teachers eligible?	<p>The HSA is available for OSSTF Benefits Education Workers only. It is not available for OSSTF Benefits Teachers.</p> <p>This is due to the provision in the OSSTF Central Agreement for Education Workers for temporary enhancements to the OSSTF ELHT Education Workers Plan, which has resulted in the implementation of the Health Spending Account benefit. The OSSTF Central Agreement for Teachers did not include this provision.</p>
Are part-time members eligible?	<p>Yes, the HSA benefit is available to all eligible members working full time or part time.</p>
Will I get less than the \$1,000 HSA benefit if I am a part-time member?	<p>All eligible members will get \$1,000 regardless if they are working full time or part time.</p>
What happens if I change jobs?	<p>The HSA is a one-time only benefit for all eligible OSSTF Benefits Education Workers. If your employment ends as an OSSTF Benefits Education Worker, your eligibility also ends.</p>

Question

What happens when I retire?

Answer

Your eligibility to the HSA benefit ends with your retirement. While your access to your Member Centre may continue, you will not have any available HSA balance to submit claims against.

How do I enrol in the HSA?

On September 1, 2020, all eligible OSSTF Benefit Education Workers should have received a welcome message from Blendable, inviting you to activate your secure online Member Centre account.

For members where email addresses were not available, information about the HSA and instructions on how to activate your Member Centre account were sent via Canada Post.

If you did not receive an activation email, please check your spam/junk folder. If it is not there, you can send Blendable a [support request](#) or call at 18888969564.

For questions relating to eligibility to the HSA benefit, please contact OSSTF Benefits at comments@osstfbenefits.ca.

It is OSSTF Benefits' best intention to ensure all eligible members have access to the HSA benefit. We will be monitoring enrolment data and will send reminder communications to all members who are not enrolled when the initial activation email from Blendable expires. **NOTE:** These reminder communications may come from a Blendable email.

What if I miss the deadline for enrolment?

Expiration of the Welcome email or any reminders does not mean that an eligible member cannot participate in the OSSTF Benefits HSA benefit. The enrolment activation will be resent, and deadlines will be extended.

If you have clicked the Setup button in the Welcome message or any reminders from Blendable and it indicates the link has expired, simply send a [support request](#) to Blendable to receive a new one.

How do I access the HSA benefit?

You will submit claims to Blendable, who will process the claim according to CRA guidelines and reimburse eligible expenses.

To find out more about your HSA, or to make claims, please log in to the secure online Member Centre at osstf.blendable.ca.

On September 1, 2020, you received a welcome message from a Blendable email address to invite you to activate your HSA online. If you didn't receive it, check your spam/junk folder. If not there, contact Blendable using the Support link at osstf.blendable.ca.

Question	Answer
	<p>If you have questions about your HSA that aren't answered by these FAQs or by the other resources available in your Member Centre, you can send a support request call Blendable at 1-888-896-9564.</p> <p>If you have questions about your eligibility for the HSA benefit, please contact donna.morrison@osstfbenefits.ca.</p>
<p>What health-care expenses are eligible for reimbursement from the HSA?</p>	<p>Because contributions to your Health Spending Account (HSA) are tax free, reimbursement of eligible medical and dental expenses are guided by Canada Revenue Agency's (CRA) Medical Expense Tax Credit.</p> <p>You can find a list of typical eligible expenses in this Blendable Help Centre article.</p>
<p>Can I cash out my HSA if I don't use it?</p>	<p>HSA funds can only be used for the reimbursement of eligible medical expenses. Unused balances cannot be refunded to members.</p>
<p>How do I submit a claim?</p>	<p>To submit a claim online, please log into your Member Centre at osstf.blendable.ca.</p>
<p>How will claims be reimbursed?</p>	<p>Claims will be reimbursed via direct deposit or cheque. In your Member Centre, you can set up direct deposit to your bank account. If you choose direct deposit, you will need to provide your banking information in the secure online Member Centre. Blendable uses state-of-the-art encryption and security protocols to protect your information.</p> <p>Using direct deposit is not only more convenient, it is a greener option that avoids unnecessary greenhouse gas emissions for postal delivery and bank visits. More importantly it ensures faster reimbursement of your health-care expenses.</p>
<p>How do dates affect the eligibility of claim receipts?</p>	<p>Receipts dated on or after September 1, 2020 can be submitted for reimbursement from your HSA.</p> <p>Receipts dated prior to September 1 are not eligible for reimbursement.</p>
<p>How do dates affect the eligibility of claim receipts?</p>	<p>For all eligible OSSTF Benefits Education Workers, and/or their eligible dependants, the HSA benefit must be used by or before the earlier of August 31, 2022, your employment ending, or your retirement.</p> <p>If you have questions about your eligibility for the HSA benefit, please contact donna.morrison@osstfbenefits.ca.</p>
<p>Can I make HSA claims for previously rejected OSSTF Benefits Claims?</p>	<p>Expenses must be incurred on or after September 1, 2020 to be eligible for reimbursement under the HSA.</p>

Question**Answer**

Can I claim member contributions towards the OSSTF Benefits Health and Dental benefits under the HSA?

Yes, **member-paid** premiums towards the OSSTF Benefits Plan are an eligible expense and can be claimed for reimbursement under the HSA.

Can I make claims for my dependants under the HSA?

Yes, claims can be made for eligible members and/or eligible **dependants**. The definition of dependants for the HSA is more liberal than the definition of dependants under the OSSTF Benefits Plan. CRA allows for your **tax-free** HSA funds to be used for reimbursement of claims for any person related by blood, marriage or common-law, who is financially dependent upon the eligible member.

The HSA benefit is shared between the member and eligible dependants if members elect to make claims for eligible dependants under the HSA.

As part of the Blendable enrolment process, members will be requested to complete information about eligible dependants that they wish to provide HSA coverage to.

Can I use the HSA for fitness equipment, gym memberships, etc.?

No, eligible expenses must be considered health-care expenses under the CRA **guidelines**. Fitness equipment or wellness expenses are not eligible under the HSA.

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