

OEBC: Healthcare Spending Account [Media Alternative]

Summary: Provides an overview of the Supplementary Health Care benefits (including prescription drugs, vision care, physiotherapy, eye care, etc.) available to members of IUOE Local 793 under the Life and Health Benefit Plan.

Narrator: Your IUOE Local 793 benefits plan provides comprehensive coverage to help keep you and your family healthy. But if you do find yourself facing extra health care costs, that's where your health care spending account or HCSA comes in. What is a health care spending account? It's extra money you can use to supplement your existing benefits coverage.

You're eligible for an HCSA, whether you are an active member or a retiree. You and your family can use that money for anything that's an out-of-pocket expense under your health and dental benefits. It is important to note that your HCSA can only be used for eligible expenses. This means that if a benefit is not covered under the plan, like a gym membership or fitness class, for instance, the HCSA can't be used to pay for it.

But you can use your HCSA for many other health related expenses. For example, let's say you're getting regular physiotherapy, but you've reached your yearly maximum or say your dental work wasn't fully covered under your dental benefits. Or maybe you just want an extra massage. These are just some of the ways you can use your HCSA funds to cover your benefit costs.

If you don't use all the funds in your HCSA in a given plan year, you can carry them forward for one year. However, the rules state that you must use the carry forward amount in year two. Remember, you get extra HCSA money every year and you have two years to spend it. So, use it or lose it. The trustees know how important your benefits coverage is to you and your family, providing valuable protection when you need it most.

We continue to work hard to maintain a financially healthy plan that keeps pace with the needs of our members. Need more information or have questions about your plan? Check out your benefits booklet online at IUOElocal793.org or on your mobile app. Or contact [OEBC](#).