

Members' Guide to New Health and Dental Benefits*

Updated Jan. 31, 2024

Benefit	Details	Effective date	Claim process	Notes
Health Care Spending Account	<p>\$280 annually, deposited Jan 1 of each year. Unused funds remain in your account for two years, and are then forfeited. (ie. the \$280 deposited on Jan. 1, 2024 can be claimed until Dec. 31, 2025.)</p> <p>\$350 one-time top-up, deposited on Feb. 1, 2024. These funds must be claimed by Jan. 31, 2026, or they will be forfeited.</p>	<p>This year's HCSA amount can be claimed for expenses dated back to Jan. 1, 2024.</p> <p>Expenses must be dated Feb. 1, 2024 or later to be eligible for reimbursement using the top-up funds.</p>	Submit through Manulife.**	<p>Expenses for services that are included in our benefits plan are eligible. A full list of eligible expenses will be provided when it becomes available. Until then, contact Manulife to determine whether a particular expense is eligible.</p> <p>Claims must go through all other sources, including Coordination of Benefits, before HCSA funds can be accessed.</p> <p>HCSA funds can be used by any individual covered by the plan (eg. dependents, spouse).</p>
Psychological Services Benefit	75% reimbursement for treatment by a Registered Clinical Counsellor, Psychologist or Registered Social Worker, to a maximum annual reimbursement of \$2500 per covered individual.	Applicable to expenses dated Feb. 1, 2024 or later.	Submit through Manulife	75% reimbursement starts from the first visit (no flat \$20 reimbursement for the first 5 visits as with some other benefits).
Dental Implants	70% reimbursement	Applicable to expenses dated Feb. 1, 2024 or later.	Submit through Manulife	
Dentures and Major Restorative Dental Services	70% reimbursement	Applicable to expenses dated Feb. 1, 2024 or later. Expenses dated before Feb. 1, 2024 will be subject to the previous copay percentage (60%), even if claims are submitted after Feb. 1.	Submit through Manulife	See benefits booklet for examples of major restorative services.
Vision	New maximum of \$125 every two years for eye exams; new maximum of \$650 every two years for prescription glasses/contact lenses.	Applicable to expenses dated Feb. 1, 2024 or later. Expenses dated before Feb. 1, 2024 will be subject to the previous maximum amounts (\$100 and \$500, respectively), even if claims are submitted after Feb. 1.	Submit through Manulife	
Hearing Aids	New maximum of \$1200 every three years	Applicable to expenses dated Feb. 1, 2024 or later. Expenses dated before Feb. 1, 2024 will be subject to the previous maximum amount (\$1000 every three years), even if claims are submitted after Feb. 1.	Submit through Manulife	
Medical Travel Benefit	Travel across the Salish Sea is now eligible for reimbursement, even if the distance is less than 100km.	Applicable to travel expenses dated Feb. 1, 2024 or later. Expenses dated before Feb. 1, 2024 are eligible only if the one-way travel distance is at least 100km.	Submit through Manulife	

*Refer to the [Benefits Booklet](#) for details on all benefits. While the Benefits Booklet is in the process of being updated, if you need further information about any new or updated benefits, [contact HR](#).

**It may take some time before Manulife's online portal is ready to accept HCSA claims. Save your receipts and submit online once the system is updated.