



Q: Can my pharmacist, dentist or professional services provider submit my HCSA claim electronically?

A: While health care providers cannot authorize payment or receive reimbursement directly from your HCSA, claims can be submitted directly by providers, and you can then easily request payment through the Manulife website (rather than having to submit the claim yourself.)

Q: Can I assign my HCSA benefit to my dentist?

A: No. HCSA claims can be paid only to you, and you must pay your dentist for any portion not assigned to them under the Core Dental benefit.. However, your dentist can submit claims on your behalf, and you can then easily request reimbursement from your HCSA for any amount not covered by your Core Dental plan.

Q: If I don't use all the money in my HCSA, can I get it back in cash?

A: No, in order for the HCSA to remain non taxable, based on ITA rules, any remaining balance cannot be cashed.

Q: Is my HCSA a taxable benefit?

A: HCSAs are a non taxable benefit in all provinces except Quebec (in Quebec, HCSAs are a taxable benefit for provincial income tax purposes).

Q: If I leave my employer or my coverage terminates, am I still entitled to my HCSA or take it in cash?

A: No. Your HCSA is part of your current compensation package and cannot be transferred to another employer or taken as cash.

Q: How long does it take to process my HCSA claim?

A: Prior to going through your HCSA, your claim must be processed through your extended health or ~~DAPD~~