



Your Health Care Spending Account

How to Submit a Claim

You may use your **Health Care Spending Account (HCSA)** for eligible health-related expenses such as:

- Deductibles or co-insurance payments for health and dental expenses
- Health or dental expenses in excess of maximum coverage amounts
- A wide range of other health-related expenses that are not covered under your health and dental plan, but qualify as a medical expense under the Canadian Income Tax Act. You can find a full list of eligible expenses on [the Canada Revenue Agency website](#).

How to submit an HCSA claim with RBC Insurance?

There are multiple ways to submit a claim under your Health Care Spending Account via the [Plan Member Portal](#):

1. Set up Auto-Coordination under each benefit via the desktop site:

Account

Plan Member Summary
Coverage
Payments
Terms

Coordination of Benefits

Benefit	Auto Coordination
Dental	<input checked="" type="radio"/> Yes <input type="radio"/> No
Health	<input checked="" type="radio"/> Yes <input type="radio"/> No

2. If auto-coordinated claims are NOT enabled, select YES to “Would you like to submit any unpaid amount to your HCSA?” when submitting your claim.

Claim Details

Message Therapist
J107
77 King St W
Toronto, ON
M5K2A1

(416) 214-9668

Leona Lion

Please select and answer questions below

Is Leona covered under another benefits plan? Y N

Would you like to submit any unpaid amount to your Health Spending Account? Y N

Is this claim related to a motor vehicle accident or an open case with the Workers' Compensation Plan in your province? Y N

3. For a claim that has already been submitted, upload the claim statement and remaining amount as a Health Spending Account Claim:

Dashboard > **Submit Health Spending Account Claim**

Select an expense type for your Health Spending Account claim

Your Health Spending Account is like a bank account that you can use to pay for eligible health and dental expenses not fully covered by your group benefits plan or your provincial health plan. It also covers a wide range of health and dental expenses such as medical equipment, drugs, medications, eyeglasses, paramedical practitioners and orthodontic expenses, as well as co-payments or deductibles.

Choose type of claim

Paramedical Service

Choose type of expense

Registered Massage Therapist

Next Step >

If you have any questions, please call **1 855 264 2174**.
Monday to Friday, 8:00 AM – 8:00 PM EST