

# Maximize your Health and Dental coverage and Health Spending Account

**READ THIS IF YOU AND YOUR SPOUSE BOTH WORK FOR THE CITY OF CALGARY.**

*If your spouse is covered through another employer, read about [coordinating claims](#).*

You can make the most of your health and dental coverage, plus your Health Spending Account (HSA) funds, when you coordinate your claims with your spouse's plan.

## What's been happening?

Let's be honest: Glitches happen when health and dental benefits are moved from one insurance carrier to another. You may have noticed this previously if a claim payment wasn't coordinated correctly between your plan and your spouse's.

## What has GSC done about this?

- GSC has implemented enhancements to Plan Member Services Online to make coordinating online claims with your spouse's plan really easy.
- GSC can also link two City of Calgary plan members to coordinate claims more efficiently.

## What you can do...

To make the most of your coverage, you can manage the way your claims are coordinated between your benefit plan and your spouse's plan. If you would like to link your plans and haven't already done this, please call GSC's Customer Service Centre to enable this feature. You're in control!

## Submitting and coordinating claims...

There are three ways to submit claims:

- Through your online account (this is really simple),
- Mail a paper claim to GSC, or
- Your provider may be able to submit claims on your behalf.

You need to submit claims to your traditional plan first, and then to your spouse's plan to coordinate benefits. If a portion of the claim remains unpaid after this, you can then submit a claim to your HSA (assuming funds are available). For details, see *Coordinating claims with your HSA* below.

### What does this mean?

#### Coordination of benefits (COB)

This refers to coordinating your health and dental benefits between your benefit plan and your spouse's plan to receive more coverage than if you only submitted a claim to your plan.

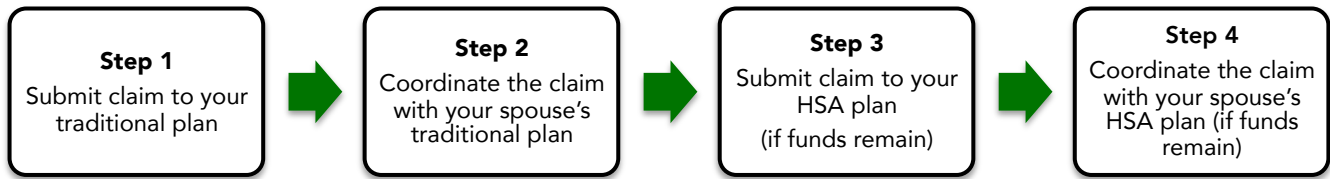
#### Traditional plan

We sometimes say "traditional" plan to differentiate your group benefits plan from your Health Spending Account (HSA).

#### HSA

Your HSA is a spending account funded by your employer that you can use to pay for eligible health and dental expenses that are not covered by your traditional plan or your provincial health plan.

## Coordination steps



## Claiming and coordinating through your online account

Once you and your spouse have both registered for Plan Member Online Services, your claims can be submitted and coordinated online in a single transaction to your traditional plan. It's very easy – just follow the steps on the screen.

Your own plan is your “primary” plan; submit your claims through your online account first. You'll be prompted to confirm you have other coverage with GSC, and if you want to pay any unpaid balance through your spouse's plan you will need to enter your spouse's GSC ID number.

The remaining balance of your claim will be automatically coordinated with your spouse's plan. The Claim Submission Results will show the amounts claimed and paid through both your account and your spouse's account.

If a balance of the claim amount still remains, see *Coordinating claims with your HSA* below.

## Mailing a paper claim form

Attach your original paid receipt(s) to a completed General Claim Submission Form, and mail to GSC. To coordinate the claim with your spouse's plan, ensure you include both your GSC ID number and your spouse's GSC ID number on the form.

## Asking your provider to submit claims on your behalf

Depending on the type of provider you are visiting, they may have the ability to submit your claim through a specialized network or through GSC's providerConnect™ website. (There's a link to this on the home page of [greenshield.ca](http://greenshield.ca).)

If a portion remains unpaid after the provider submits to both your primary and secondary traditional plans, you will be required to pay this balance to the provider. You can then use any available HSA funds to claim reimbursement for this balance, by mailing to us your receipt(s) and corresponding explanation of benefits statement along with a completed Health Spending Account claim form.

## Coordinating claims with your HSA...

If you have submitted a claim through your traditional plan(s) and an unpaid portion remains, you can claim the balance from your HSA (assuming funds are available). There are several ways you can do this.

### Send the HSA coordination request by mail

Complete an HSA Claim Submission Form, including both GSC ID numbers, if applicable.

- If you submitted your original claim online, attach a printout of your online claim and a copy of your paid receipt(s).
- If you previously mailed a paper claim form, attach a copy of your explanation of benefits (EOB).

#### Did you know?

You can also submit HSA claims when you have reached the annual maximum for a type of expense under your traditional plan. If you want to coordinate with your spouse's HSA, include both GSC ID numbers on the HSA Claim Submission form.

### Call GSC's Customer Service Centre at 1.888.711.1119

Ask to have your online claim coordinated with your HSA, and your spouse's HSA if necessary.

### Send an electronic request through Plan Member Online Services

1. Access the Claims Information section of your online account and click the "Claims Information" link in the menu at the left side of your home page.
2. Search for the claim(s) you'd like to coordinate, by selecting the type of benefit. Use the Date Range option to find your recently processed claims.
3. Check the tick boxes of the claim(s) you'd like to coordinate in the search results list.
4. Click on the "Send Inquiry" button and type a brief note requesting the coordination with your HSA.

## Coordinating your children's claims...

If they are covered under both your benefit plan and your spouse's plan:

- The plan of the parent whose birthday falls earliest in the year is the primary plan; submit claims to this plan first.
- Coordinate the unpaid portion with the other parent's plan by submitting the unpaid portion to that plan.

For more details, see [\*How to coordinate your benefits.\*](#)

## Questions?

Call the Customer Service Centre at 1.888.711.1119, Monday to Friday from 6:30 a.m. to 6:30 p.m. (Calgary time).