

Crowe Valley Conservation Authority Personal Health Care Spending Account Policy

Effective 1 January 2018, Crowe Valley Conservation Authority's health benefit program experienced changes that reduced the amount of coverage for CVCA employees from 100% to 80% for some health and dental benefits through Sunlife group benefit program. Due to these changes, during the 2018 budget deliberations, the CVCA Board approved staff recommendations to implement a Personal Health Care Spending Account (PHCSA) for CVCA full time employees to help offset the additional costs employees will incur due to the changes made from Sunlife group benefit plan.

Who is Covered?

The CVCA Personal Health Care Spending Account will cover additional expenses for health care and dental care incurred by CVCA employees and their dependents registered under the Sunlife Group Benefits Program.

What is covered?

The remaining amount left after Sunlife has paid the employee for their health or dental claim.

Only health care, dental care services and/or supplies will be reimbursed to CVCA employees after the employee has been reimbursed by Sunlife under the group benefit plan.

How will it work?

1. CVCA will allocate a predetermined amount of funds to each employee's Personal Health Care Spending Account (PHCSA), which will be dependent on approval of the funds in the annual CVCA budget.
2. To utilize funds in the employee's PHCSA, receipts for the dental/health care will be submitted to the Administrative Assistant and the amount not covered by Sunlife will be eligible for reimbursement.
3. Items not covered under the Sunlife plan will not be eligible for this program (ie. over the counter medication).
4. Once approval from the General Manager has been granted, a cheque will be provided to the employee for the claim amount.
5. Cheques will be issued semi-annually, in June and December unless otherwise authorized by the General Manager.
6. Claim amounts will not exceed the total amount in the employee's PHCSA.
7. The CVCA Administrative Assistant will keep detailed records of each employee's PHCSA balance available.

Personal Health Care Spending Account Carry Over

CVCA employees will be permitted to carry forward any unused funds to the next year in their PHCSA. Employees may carry forward unused balances for 2 years. The PHCSA will not exceed a maximum amount of three years of contributions.

General Information

The CVCA Personal Health Care Spending Accounts will be made available to Full Time Employees who are eligible for group benefits through the Sunlife group benefit program. The PHCSA is not redeemable in cash and will not be cashed out to employees at any time. If an employee decides to resign from the CVCA or if they are terminated, any remaining amount in the PHCSA will not be paid as part of their compensation package and the employee forfeits any outstanding claims not submitted prior to the termination date.