

Dear UTFA Colleagues,

In the 2015 round of Salary, Benefits, Pension, and Workload (SBPW) negotiations with the University Administration, it was agreed that pension contributions would increase slightly. An HCSA was created to offset this increase for those still employed at U of T.

The funds deposited by the Administration into the HCSA account expire after two years. **The 2020 funds will expire on June 30, 2022.**

To check the balance in your HCSA, you should log into the Green Shield website. Instructions follow below.

### Checking Your HCSA Balance

1. Point your browser to the following website and sign in:

<https://www.greenshield.ca/en-ca/>

2. Once you are logged in, click on “**Your Health Benefits**” at the top of the screen.

3. On the menu that appears, click on the “**Spending Account(s)**” option.

4. On the list that appears, click on “**HCSA FACULTY LIBRARIANS**”.

You will then see a screen like this:

## My Contributions

2021		2020	
Amount Deposited:	\$700.00	Amount Deposited:	\$830.00
Amount Used:	\$700.00	Amount Used:	\$830.00
Amount Remaining:	\$0.00	Amount Remaining:	\$0.00

## Coverage for additional expenses

Your HCSA FACULTY LIBRARIANS 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. Please click [here](#) for a link to eligible expenses under your HCSA FACULTY LIBRARIANS.

[Submit a claim](#)

## Coordination of Benefits

Benefit	Auto Coordination
Dental	<input checked="" type="radio"/> Yes <input type="radio"/> No
Drug	<input checked="" type="radio"/> Yes <input type="radio"/> No
EHS	<input checked="" type="radio"/> Yes <input type="radio"/> No
Travel	<input checked="" type="radio"/> Yes <input type="radio"/> No

[Save](#)

In this example, all HCSA contributions made for 2020 and 2021 have been spent (as the “Amount Remaining” is \$0.00). You will note that the initial amount for 2020 was \$830, which is the regular annual amount of \$650 plus the additional \$180 recently negotiated by UTFa. The amount for 2021 was \$50 more than the regular amount. This was part of the agreement for the second year of our recent three-year SBPW deal.

5. Make a note of any unspent amounts (“**Amount Remaining**”) in each of the two years.

If there is an unspent amount in either year, it is possible to use this money to get a refund on the health care premiums that have been deducted from your paycheck. Instructions on how to do this are below.

6. The section called “**Coordination of Benefits**” (see image above) is also important. It shows if your HCSA is coordinated with your other benefits. UTFA recommends that you consider checking “yes” for all these options, and then clicking the green “Save” button.

What this option will do is automatically deduct any copayments that you might otherwise have to make from your HCSA. You will make the copayments at the point of service, but any amount coming from your HCSA will be deposited back into your bank account.

## How to use a balance in your HCSA to pay for your health care premiums

It is possible to apply an HCSA balance toward what you have paid for three sets of premiums: extended health care, semi-private care, and dental care.

1. Click on the green “**Submit a claim**” button, then click on the menu below the “**Choose a type of claim**” heading, and then scroll down and select “**Health and Dental Plan Premiums**”.
2. Click on “**Next Step**”. You will see a screen like this:

Home > Submit HCSA FACULTY LIBRARIANS Claim

We're Taking Names... ▼

Providers ▲

Your provider is who you paid in exchange for an item or service, and could be an individual or a retail location. When submitting a claim for insurance plan premiums, enter your employer's information as the provider.

Provider Name  Phone number  Address  ×

[+ Add another provider](#)

Adding Expense Detail ▲

Expense <span>?</span>	Expense Date <span>?</span>	Total Amount <span>?</span>	Other Carrier Paid <span>?</span>	Selected Provider <span>?</span>
Health and Dental Plan Premiums	<input type="text" value="Choose a date"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Selected Provider"/> <span>×</span>
Health and Dental Plan Premiums	<input type="text" value="Choose a date"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Selected Provider"/> <span>×</span>
Health and Dental Plan Premiums	<input type="text" value="Choose a date"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Selected Provider"/> <span>×</span>

3. Select yourself under the “**We’re Taking Names...**” menu. If your care coverage is provided by a spouse employed by U of T, see the note to follow.
4. In the “**Providers**” section, input the following provider information:
  - a. Provider Name: University of Toronto
  - b. Phone number: 1-866-358-4436
  - c. Address: 215 Huron Street, 8<sup>th</sup> Floor, Toronto, ON M5S 1A2
5. In the “**Adding Expense Detail**” section, choose “University of Toronto” under “selected provider”.
6. Before you can proceed further, you need to determine how much you paid in eligible premiums on each paycheck for the past year. You will have to add up the amounts until you have enough to cover the unspent HCSA balance. (NOTE: it is not possible to claim a premium payment that is more than one year before the date at which you are filing the claim, so you will NOT be looking back to pay statements from 2020 to charge against the 2020 unspent HCSA amount, for example. That is, you will need to use pay statements from within the 12-month period prior to your claim.)

## How to Obtain Your Recent Pay Stubs Through the HR Employee Self Service Website

1. Point your browser to the following address:  
<https://uthrprod.service-now.com/esc>
2. Click on **Employee Self Service**.
3. Login with your UTORid.
4. Click: **My HR Self Service**.
5. Answer your security question.
6. Click **Pay and Benefits information**.
7. Click **Pay Statement**. You will see something like this:

UNIVERSITY OF TORONTO | Administrative Web Services

Welcome: Jun Noga

To protect the security of your data, this application will automatically terminate in 03:56:18. Unsaved work will be lost.

Welcome | Inbox | My HR Self-Service | My Research | Expense Reimbursement

Employee Self-Service

My HR Self-Service > Employee Self-Service > ESS Menu

ESS Menu

My Security Questions

**Pay Statement: 27.05.2022**

Back | Previous Statement | Next Statement

Overview and Selection

Show: All Available

Payment Date	Payroll Type	Gross Amount	Payment Amount
27.05.2022	Regular payroll run	19,147.83 CAD	
28.04.2022	Regular payroll run	24,884.52 CAD	
28.03.2022	Regular payroll run	18,753.42 CAD	
28.02.2022	Regular payroll run	18,753.42 CAD	
28.01.2022	Regular payroll run	18,753.42 CAD	

Salary Statement

Income tax/regular	5,991.33	29,940.24
Income tax/non-per.		2,184.28
CPP Employee Contribution		3,499.80
EI Employee Premiums		952.74
<b>TOTAL LEGISLATED DEDUCTIONS</b>	<b>5,991.33</b>	<b>36,577.06</b>
<b>OTHER PAYMENTS/DEDUCTIONS</b>	<b>Current</b>	<b>YTD</b>
Assoc.Dues-UTFA	143.61-	752.25-
Pension	1,709.86-	8,549.30-
Group Insurance	23.85-	119.25-
Disability Insurance	24.92-	124.60-
Extended Health Care	94.51-	462.52-
Dental	44.04-	218.36-
Semi-Private Care	4.24-	21.20-
<b>TOTAL OTHER PAYMENTS/DEDUCTIONS</b>	<b>2,045.03-</b>	<b>10,247.48-</b>
<b>TAXABLE BENEFITS</b>	<b>Current</b>	<b>YTD</b>
Group Life Insurance	23.86	119.30
<b>TOTAL TAXABLE BENEFIT</b>	<b>23.86</b>	<b>119.30</b>

Note that in the example above, the lower window has been scrolled down so that it shows the premiums paid for extended health care, dental, and semi-private care. **It is the total of these three that can be claimed against the HCSA.** (Note that life insurance and LTD premiums are not eligible.)

In the above example these three items in the red box add up to \$142.79 a month.

8. Once you have this figure, return to the Green Shield website and file a claim based on the premium amounts and the dates of your paystubs. **Depending on the amount of your unspent HCSA balance, you will need this figure for several pay stubs, and you will have to enter separate claims for each month.**
9. Under the **Adding Expense Detail** heading, you will enter the date of the pay statement in the **Expense Date** field (in the case of the above example, it would be May 27, 2022), the amount of eligible expenses from that one pay statement under **Total Amount** (\$142.79 in the above example), and \$0 under **Other Carrier Paid**. Under **Selected Provider**, choose "University of Toronto". (If "University of Toronto does not show up in the pull-down menu under Selected Provider, return to the previous **Providers** section on the screen and ensure that you have added "University of Toronto" there).

10. You will add another line (by clicking the + symbol), and add information from another pay statement in the same way, until the amounts listed in the Total Amount fields add up to the unspent amounts you made note of in #5, above. (It is fine if the amounts add up to a bit more than the unspent amounts in your HCSA: Green Shield will simply reimburse you up to the amount allowed.)
11. Click the checkbox that says, “I confirm that all of the information above is accurate and ready to be submitted to Green Shield Canada”, and then click **Submit**. The next, resulting page will display a summary, and ask you to confirm and submit again.

**UTFA is also aware that the premiums for single health care coverage are much lower, and it might not be possible to spend the entire HCSA balance on just the health care premiums. In this situation, it is particularly important that the member coordinates the copayments for drug and dental coverage, etc., with the HCSA as noted previously.**

### If Your Medical Coverage is Provided Under “Family Coverage” on Your Partner’s Account

If you are part of a couple where your medical coverage is provided under family coverage on your partner’s account, you can apply your HSCA balance to the health care premiums paid by your partner. However, in order to do this your partner must be registered as a **dependent** on your Green Shield account.

1. To register your partner as a dependent on your Green Shield account, contact [benefits.help@utoronto.ca](mailto:benefits.help@utoronto.ca) and request that your partner be added as a dependent on your Green Shield account.
2. Then log into your account and follow the procedure described above.
3. You should be able to see your partner’s name as an option in the section “We’re taking names)” (see the example above)
4. You will then have to enter the premium amounts from your partner’s pay slips.

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If you have any further questions, please contact [faculty@utfa.org](mailto:faculty@utfa.org).

Sincerely,  
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Terezia Zorić  
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