



**To assist you in maximizing your Group Insurance Benefits please read carefully**

**NOTE:** HCSA - Healthcare Spending Account

**Claim Submission Instructions**

**Healthcare Claims if no other healthcare coverage exists:**

- Expenses to be sent in on GWL Healthcare claim form
- If any portion is to be paid from HCSA check appropriate box (Both) on front of claim form

Note: If claim is paid from both the regular healthcare plan AND the HCSA, two separate explanation of benefits with a cheque will be issued

**Dentalcare Claims** (outstanding balance to be paid through HCSA)

- All expenses must first be processed by Blue Cross
- Explanation of Benefits outlining what was paid by Blue Cross should accompany completed GWL healthcare claim form. Indicate claim to be paid from HCSA and submit to GWL
- GWL will issue payment from HCSA for unpaid balance

**If there is Spousal Coverage (other healthcare insurance), note the following order for claim submission:**

U of M employee's claims

- 1) GWL for regular Healthcare  
Blue Cross for Dentalcare
- 2) Spouse's plan for Health and/or Dental
- 3) HCSA (GWL) for any unpaid portion

Spouse's Claims

- 1) Spouse's plan for Health and/or Dental
- 2) GWL for regular Healthcare  
Blue Cross for Dentalcare
- 3) HCSA (GWL) for any unpaid portion
- 4) If spouse is a U of M employee, complete question number two on claim form (on reverse side)

**Dependent Children**

- 1) Health & Dental claims are processed first through the plan of the parent whose birthday is first in calendar year
- 2) Other parent's plan
- 3) GWL – HCSA for any unpaid portion (Please ensure you attach all related explanation of benefits from all sources with your claim form and check off the appropriate HCSA box)

**Visioncare**

For a visioncare claim, if there is visioncare coverage through your spouse's plan the **claim must be submitted to the spouse's plan first**. GWL will send an Explanation of Benefits (EOB) indicating there is no visioncare coverage under the plan. You can then send this to your spouse's plan along with your receipt. Any unpaid portion can then be claimed directly through the HCSA accompanied by a copy of the other insurer's statement of assessment.

**Note:** If no other coverage exists (i.e. you are NOT covered under spouse's plan) you may submit directly to GWL for payment from HCSA. Please document **clearly** that no other coverage exists on the healthcare claim form.