

# Employee Handbook



**CanadaSmart  
Plan.com**

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**Visit: [www.CanadaSmartPlan.com](http://www.CanadaSmartPlan.com)**



## How does this plan work?

**Canada Smart Plan** works by directly reimbursing the employee 100% of all eligible health expenses, up to the assigned annual spending limit. Your employer has provided you **a health spending budget** for the health expenses of you and your family (if applicable). The reimbursements are tax free to you!

Receipts for the employees medical/dental expenses paid out-of-pocket, are submitted through their online account using the **Canada Smart Plan** claims submission interface. Just "Point – Click – Submit"! It's that simple.

**NOTE:** You will have received an email from [tech@myhsasecure.com](mailto:tech@myhsasecure.com) containing your USERNAME (the email you provided with your application) and a randomly generated PASSWORD (which you can edit in your online account).

## Account Login

To login to your account, go to [www.CanadaSmartPlan.com](http://www.CanadaSmartPlan.com) and click on the "Login" tab on the web navigation bar. Enter your USERNAME and PASSWORD to access your account. If you've forgotten your password, simply click on the "Lost Password" link and enter your email address. The password will be sent to that email.



## Log In



### Enter Your Login Details Here.

Email Address:

Password:

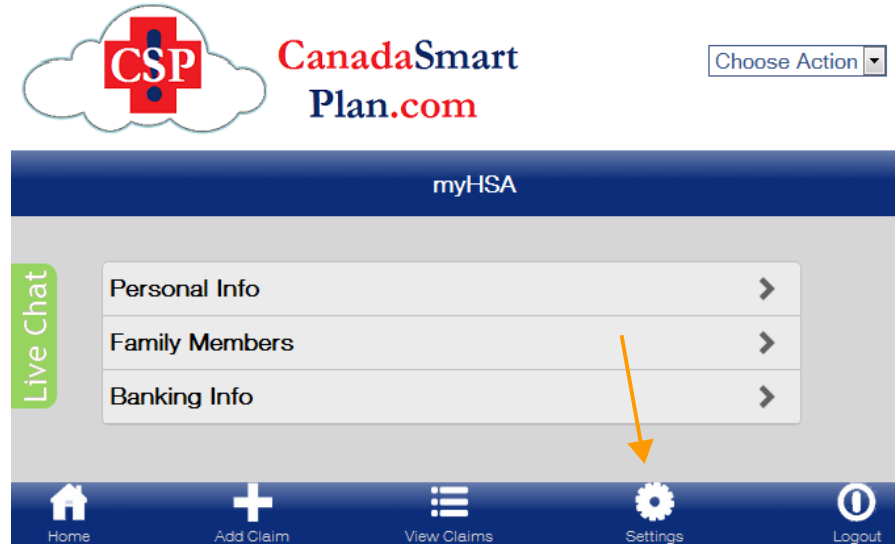
[Lost password?](#)

# Getting Started

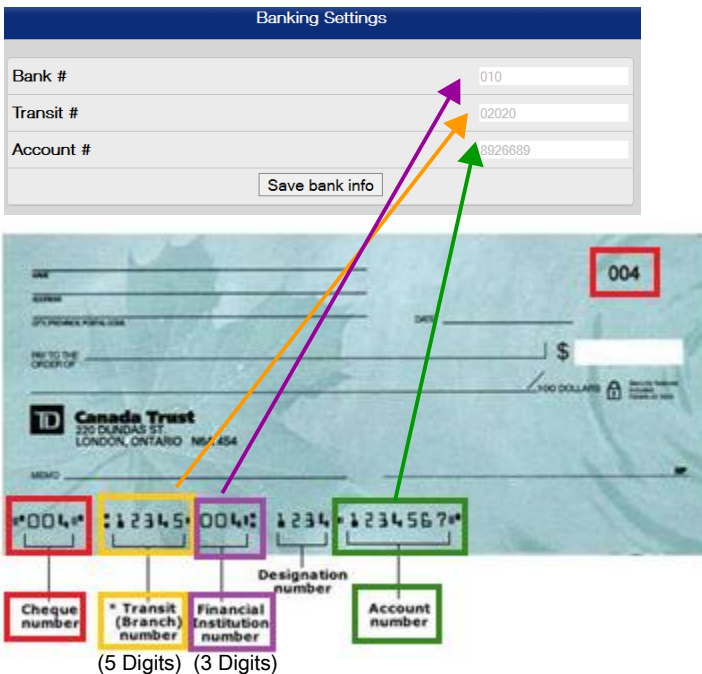
Once logged into your account you will automatically be prompted to add

- (1) Your family members and
- (2) Your personal bank account information to receive the direct deposit of your claims reimbursement.

You can edit this information any time in the future by clicking on the **"Settings"** icon. Once done you are ready to start making claims.



To be sure your bank information is added properly. Your claims will not be reimbursed without it. **WE DO NOT ISSUE CHEQUES.** Use the cheque reference below to add your banking details.



<http://www.CanadaSmartPlan.com>

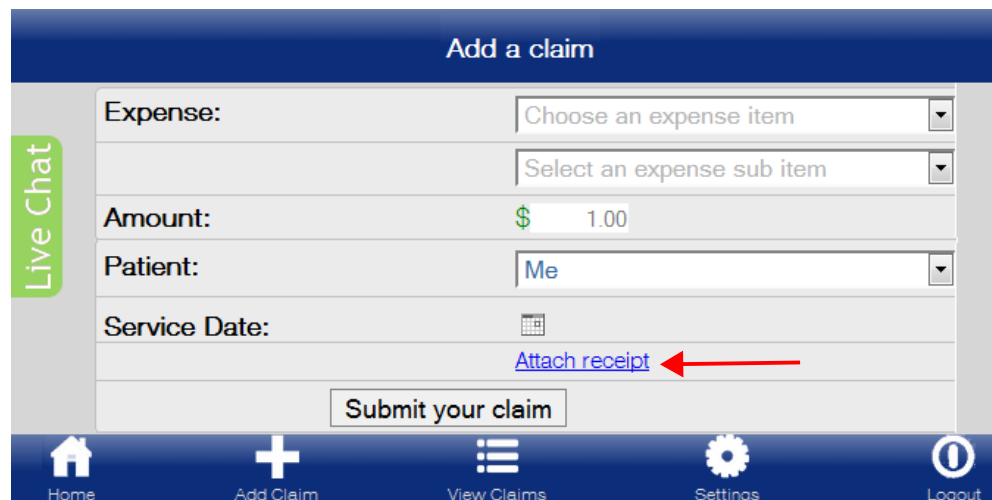
912-260 22529 Lougheed Highway, Maple Ridge, BC V2X 0T5

# THE CLAIMS PROCESS

Unlike other plans, all **Canada Smart Plan** claims are submitted directly online. No need to complete a claims form and mail in your receipts, then wait for a cheque in the mail.



You will simply click on the "Add a claim" tab, add the information, upload a digital image of the receipt and submit!



There is typically a 2-4 day turn-around time, from claim submission to reimbursement.

# Digital Receipts

When making claims, we require you to upload a "digital receipt" of the claim being submitted. You will keep the original receipt in your files for audit purposes.

Creating digital receipts is simple:

1. You can scan them and save to a file on your computer
2. You can make a claim directly from your smart phone and take a picture with your phones camera. Either by going to the website on your phone or by installing the APP. Get the APP here.
3. You can take a picture on your smart phone and email it to yourself, then save to a file on your computer

The digital receipt must show the practitioner information, the patient's name, service provided, amount, date, and zero balance owing.

**\*\*We Even Provide a "Done For You" Service. SEE DETAILS ONLINE\*\***



## What health expenses are included?

Coverage for many services that a traditional program may consider ineligible are indeed eligible under our Plan.

Some examples are:

- ✓ **vision care: exams, glasses, contact lenses, even eye laser surgery**
- ✓ **complete orthodontia, crown & bridge work, dental surgery**
- ✓ **care for physical/mental impairments**
- ✓ **Payment for private MRI's**

## **List of Eligible Expenditures**

*NOTE: If you have any questions regarding eligibility of medical expenditures for tax purposes, please call your plan specialist.*

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### **PREMIUMS FOR HEALTH CARE PLANS**

Premiums paid to any non-government medical or hospital care plan. e.g. Blue Cross, London Life, etc.

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### **PROFESSIONAL SERVICES**

Any services performed by a qualified medical practitioner including but not limited to the following:

- |                                  |                   |                   |                                    |
|----------------------------------|-------------------|-------------------|------------------------------------|
| • Acupuncturist                  | • Gynecologist    | • Orthodontist    | • Psychiatrist                     |
| • All Optical Services           | • Massage Therapy | • Orthopedist     | • Psychoanalyst                    |
| • Chiropracist                   | • Naturopath      | • Osteopath       | • Psychologist (licensed)          |
| • Chiropractor                   | • Neurologist     | • Pediatrician    | • Registered Nurse                 |
| • Christian Science Practitioner | • Obstetrician    | • Physician       | • Speech Therapist (if treated for |
| pathological                     | • Oculist         | • Physiotherapist | or audio logical)                  |
| • Dental Mechanic                | • Ophthalmologist | • Plastic Surgeon |                                    |

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- Dentist
- Dermatologist
- Optician
- Optometrist
- Podiatrist
- Practical Nurse  
(for medical services)
- Surgeon
- Therapist

## ALL DENTAL SERVICES

- Dental X-rays
- Examinations
- Filling Teeth
- Oral Surgery (e.g. root canal)
- Denture Repair & Replacement
- Extracting Teeth
- Gum Treatment
- Straightening Teeth (e.g. braces)
- Crown & Bridgework

## LABORATORY EXAMINATIONS AND TESTS

- Blood Tests
- Metabolism Tests
- Stool Examination
- X-ray Examination
- Cardiographs
- Spinal Fluid Tests
- Urine Analyses

## HOSPITAL SERVICES

- Anesthetist
- Hospital Bills
- Oxygen Masks, Tent
- Use of Operating Room
- Vaccines
- X-ray Technician

## MEDICINES

- Any non-prescription medicines (over the counter), prescribed by a qualified medical practitioner and recorded by a licensed pharmacist
- **All prescription drugs**
- Insulin or Substitutes
- Liver Extract – injectable for pernicious anemia
- Oxygen
- Tapes or Tablets-for sugar content tests for diabetics, if prescribed
- Vitamin B12 – for pernicious anemia

## PRESCRIBED MEDICAL TREATMENTS

- Blood Transfusion
- Bone Marrow or Organ Transplant
- Insulin Treatments
- Diathermy
- Electric Shock Treatments
- Healing Services
- Hydrotherapy
- Injections
- Nursing (by Registered Nurse)
- Pre-Natal, Post-Natal Treatments
- Psychotherapy
- Radium Therapy
- Speech Pathology or Audiology
- Ultra-violet Ray Treatments
- Whirlpool Baths
- X-ray Treatments

## MATERIALS AND APPARATUS WHICH ARE PRESCRIBED BY A RECOGNIZED MEDICAL PRACTITIONER

- An external breast prosthesis
- Any device designed to assist walking where the individual has a mobility impairment
- Contact lenses
- Devices designed to assist a person to use bathtubs, showers or toilets
- Devices designed to enable individuals with mobility impairments to operate a vehicle
- Devices used by individuals suffering from a chronic respiratory ailment or a severe chronic immune system dysregulation
- Electronic or computerized environmental control systems
- Electronic speech synthesizers for mute individuals
- Heart monitors or pacemakers
- Hospital bed, if required in home
- Inductive coupling osteogenesis stimulator
- Infusion pumps for diabetes including peripherals
- Monitors attached to babies identified as being prone to sudden infant death syndrome
- Optical scanners or similar devices for blind individuals to enable them to read print
- Orthopedic shoes or boots
- Oxygen tent
- Power-operated guide chair installation for stairways,
- Power-operated lifts and transportation equipment designed for individuals with severe and prolonged mobility restrictions to allow access to buildings, vehicles or to allow wheelchair access to a vehicle

- Equipment that enable deaf or mute persons to make and on receive telephone calls including visual ringing indicators, coupler, teletypewriter
- Extremity pumps or elastic support hose to reduce lymph edema swelling
- Eyeglasses

- Synthetic speech systems, Braille printers and large print-screen devices that enable blind persons to utilize acoustic computers
- Syringes
- Television closed captioned decoders
- Wigs if required as a result of disease, accident or medical treatment

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## **OTHER MATERIALS & APPARATUS WHICH DON'T REQUIRE PRESCRIPTION**

- Any apparatus or material, paid to a doctor, dentist, nurse or hospital
- Any device to aid the hearing of a deaf person including bone-conduction telephone receivers, extra-loud audible signals and devices to permit volume adjustment equipment above normal levels
- Artificial eye
- Artificial kidney machine, including installation, operating costs
- Blood sugar level measuring devices for diabetic's
- Brace for a limb

- Catheters, catheter trays, tubing, diapers, disposable briefs required by incontinent persons
- Colostomy pads
- Crutches
- Hernia truss
- Ileostomy pads
- Iron lung
- Laryngeal speaking aid
- Rocking bed for polio victim
- Spinal Brace
- Wheelchair

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## **OTHER EXPENDITURES**

- Ambulance charges
- Home Maker Service & Home Care (attendant must be a non-relative)
- Prescription birth control pills
- Reasonable costs for adapting a residence to accommodate a disabled person (e.g. wheelchair ramp, lifts, bath facilities)
- Rehabilitative therapy, lip reading and sign language training
- Specially trained animals to assist blind, deaf, or severely impaired persons, including the cost of its care and maintenance

- Transportation costs-to hospital, clinic or doctor's office to obtain services not otherwise available
- Transportation, meals and accommodation (Reasonable expenses for meals, accommodation and travel costs for a patient and an accompanying attendant may be deductible if: 1) equivalent medical services are not available locally; 2) the route traveled is reasonably direct; 3) medical treatment is reasonable and distance travel is at least 80 kilometers.)

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## **FOLLOWING EXPENDITURES WOULD NOT BE COVERED UNDER THIS PLAN**

- Acupuncture treatments if they are not performed by a licensed physician
- Air conditioners, humidifiers, dehumidifiers or air cleaners
- Antiseptic diaper service
- Health programs offered by resort hotels, health clubs
- Illegal operations, treatment or drugs
- Maternity clothes
- Medical expenses for which you are reimbursed or are entitled to be reimbursed from other plans
- (Non-prescription) birth control devices
- Payments to a municipality where the municipality employed a doctor to provide medical services to the residents of the municipality

- Scales for weighing food
- Special foods or beverages are not a deductible expense for tax purposes. However, if said food or beverages are taken to alleviate or treat an illness and not nutritional, they may be allowed. Such claims must be accompanied by a letter from a medical doctor.
- Toothpaste
- Wigs-unless made to order for individuals who have suffered abnormal hair loss to disease, medical treatment or accident.
- **IMPORTANT** – Provincial Health care Premiums ARE NOT eligible expenditures

## **COORDINATING WITH AN INSURED PLAN**

If you have insurance coverage under a spousal plan of Insurance or currently enrolled on another insured benefits plan please note the following factors:

- Most plans of insurance pay only a portion of the expenditure. The part that you pay personally is called "co-payment" or "patient pays" portion of the bill. This will be noted by the insurance company or service provider.

Your **Canada Smart Plan** is NOT a plan of insurance. It is a reimbursement plan. Your employer has agreed to reimburse you for eligible medical costs as outlined in this summary. Therefore it may be necessary to coordinate your **Canada Smart Plan** with other insurance plans.

### **Submitting Claims for Partially Covered Expenditures**

To submit a claim for expenditures that were partially covered under another plan, proceed as follows:

- a. Submit the other plan **FIRST** with the original receipts.
- b. Upon receipt of payment of benefits from the other plan, submit your claim at Canada Smart Plan, uploading a copy of the "claim statement" from the first plan as the receipt for your submission.

### **Insurance Company Exception Regulation**

The employee benefits administered by Canada Smart Plan are not insured by an Insurance Company regulated by the Provincial Financial Institution Act, and as such the employer is exempt from the regulation requirements of the Act.



# SUPPORT

Within your online account you have LIVE SUPPORT 24 hours a day, 7 days a week, 365 days a year. Simply click on the "Live Chat" tab on the left of the screen.

Add a claim

Expense: Choose an expense item

Select an expense sub item

Amount: \$ 1.00

Patient: Me

Service Date: [Attach receipt](#)

Submit your claim

Home Add Claim View Claims Settings Logout



Please feel free to call or email us:

**Toll Free: 1(866) 996-1919**

**Email: [info@canadasmartplan.com](mailto:info@canadasmartplan.com)**