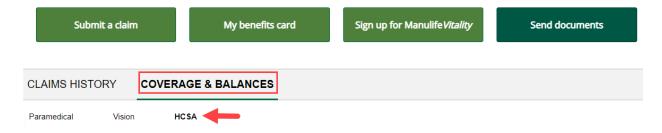
Managing Your Healthcare Spending Account Online

To access your HCSA online, you will need to access the Manulife Plan Member website. If you have not previously registered for website access, you will need to set up your Manulife ID. You can find support on how to do so here: Group Benefits Manulife ID support

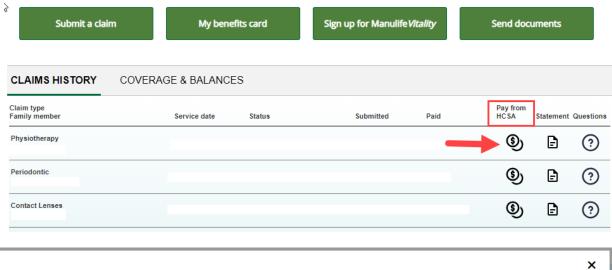
Checking your HCSA balance online

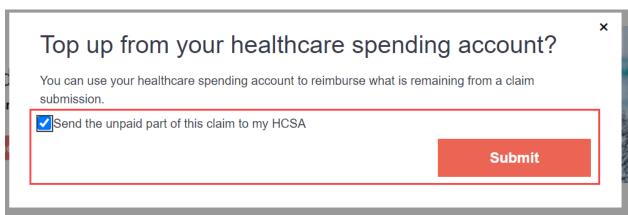
You can view your Health Care Spending Account (HCSA) balance right from the homepage of the Plan Member website. Balances are also available in the Manulife Group Benefits Mobile App.



Requesting top up for a claim submitted by a pharmacy, dental office or paramedical practitioner

If you would like to have the remaining balance of a provider submitted claim reimbursed through your HCSA, you can do this from the homepage of the Plan Member website. Practitioners are unable to submit claims on your behalf to your HCSA.





Requesting HCSA top up when submitting a claim through the Manulife website

Select, 'Submit a claim'

For claims that have not been submitted directly to Manulife by your provider, you will follow the same process for submitting a Health or Dental claim to also submit a claim using your HCSA by selecting the applicable option at the start of the online claim submission process:

Manulife FR (Logout Wellness centre My benefits Claims Forms My profile Contact us Welcome to your group benefits site. Hi, Vitality **111** Manulife **Group Benefits** Know your health. Improve your health. **Enjoy** the rewards. See how Manulife Vitality Group Benefits can help you! 000 Submit a claim My benefits card Sign up for Manulife Vitality Send documents

A disclaimer will come up reminding you about the potential to provide supporting documents and to hold on to your documents up to 12 months for audit purposes.

Welcome to the Health and Dental claim submission!

You may need to attach supporting documents with your claim, such as:

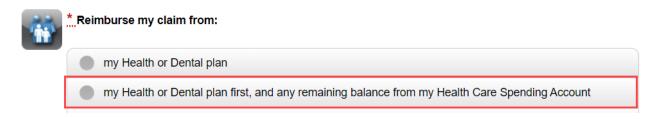
- Receipts
- Explanation of Benefits (EOB) statement from another insurance carrier
- Physician statement or prescription

Benefits fraud not only increases the cost of healthcare for everyone, it is also a criminal offense. Manulife takes false and misrepresented claims seriously.

For audit purposes, please keep your documents for 12 months after submitting this claim.



Next, you will have the option to select to have a claim paid from your HCSA. Note that all claims must go through your core Health or Dental and Coordination of Benefits (example: spousal plan) first, before being considered under your HCSA.



From there, you will enter in the details of your service provider.







Online practitioner claims are limited to a maximum submission of \$1400 per day.

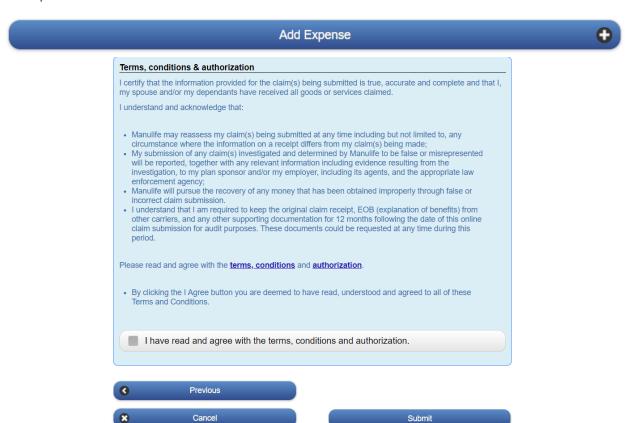
- · Need help reading your receipt?
- · Requirements for an eligible massage therapist claim

Lastly, you will add the expense details and be asked to accept the terms, conditions & authorization before submitting.

* Enter the expenses and submit

Need help reading your receipt?

No expenses added so far



HCSA claims can also be submitted through the Manulife Group Benefits Mobile App by following the steps through 'Submit a claim'.

Please, note that claims that are submitted to run through your core Health and Dental first and your HCSA secondly will not be processed simultaneously. Once the claim is processed through your Health or Dental it will be processed through your HCSA a few days later. There is no need to resubmit if you have already requested the remaining unpaid amount be reimbursed from your HCSA.

If you have any questions regarding the Health Care Spending Account rules, eligible expenses or how to submit claims, please contact Manulife Group Benefits Customer Service at 1-800-575-2200.