# Easier health claims

under the Enbridge Retiree Benefits Plan

Following the steps in this flyer could make your health claims easier. Make sure you claim health expenses from your Health Plan first (before you claim from your Retiree Health Spending Account).

# Please make your health claims in this order

- 1 Your provincial health care plan (if applicable)
- 2 Your Enbridge Health Plan (HP)
- **3** Your spouse's plan or your private insurance
- 4 Your Enbridge Retiree Health Spending Account (RHSA)

## Why does the order matter?

Many Enbridge retirees are claiming health costs from their RHSA first.

You need to "record" health expenses in the Health Plan, so you reach the deductible (your share of the costs) as soon as possible in the year. Remember that only eligible expenses count towards your deductible. Once you've met your annual deductible amount, the plan pays your remaining eligible claims, as described in your benefits booklet.

## What happens if you claim from the RHSA first?

You won't see the issue for the first few claims of the year. But once you've used your RHSA dollars, your health costs will go up for the rest of the year.

That's because you start paying the Health Plan deductible you didn't incur when you went straight through the RHSA.

The following pages show you how to claim in the right order, online and on a paper form.





Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Have a highdeductible Health and Retiree Health Spending Account?

Please read this information and follow the steps below when you make health claims.

# How to claim from your Health Plan first

Sign in to your account at mysunlife.ca, using your Sign-in/Access ID and password.

Forgot these? Select Sign-in help in the sign-in section at mysunlife.ca.

- Under the **Benefits** section on the next screen, choose **Submit a Claim**.
- On the **Submit a claim screen**, choose **Medical e-claim**. Then follow the four steps as they appear on the screen.

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Home	Coverage	Lumino Provider Search	Claims	Lumino Health Centre Changing employer	FAQs				Prin
	Your plan of claim	allows you to submit an you would like to submit:	online cla	im for the following types of expenses. Clic	k on the type				
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**Step 1** lets you update your information. If it's correct, simply choose **continue**.

**Step 2** asks you to confirm that you agree to the terms and conditions of submitting an e-claim. If you agree, choose **I agree.** 

**Step 3** lets you choose options. Here's where you choose to submit to your Health Plan first, then your RHSA for anything left over. The leftover will go to your RHSA automatically. Select **continue** when you're done.

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9	Select who the claim is for:	uns question:			
	Marc ANNE (Spouse)	If you've selected "Yes"			
	This is a list of who is currently covered under your plan. If you have dependents you would like to add or change, please contact your Benefits Administrator.	to submit a Coordination of			
	Provide the required information and select continue below.	Benefits (COB)			
	Does your spouse have coverage for this expense with Sun Life or another carrier? No	have the option			
	Do you want to submit a Coordination of Benefits (COB) claim?	to submit to your RHSA_on			
/	If there is an unpaid balance on your claim, do you want to submit	the summary			

Step 4 lets you submit the details of your claim. Select continue when you're done.

## Then you have the option to submit to your RHSA

• You'll get a summary screen. If you're doing a Coordination of Benefits claim (i.e. you've claimed through another plan already), here's where you'll get the option to submit to your RHSA. Use the link that says **Do you want to submit this amount to your Health Spending Account?** 

## Want to submit any leftover amount to another plan?

• Next you'll see a confirmation. Want to submit any leftover amount to your spouse's plan or another insurance plan you have? Choose **click here** to view your Claim Statement. You can use that to claim under your other plan.

Otherwise, you're all done. You've made a health claim that works toward meeting your deductible requirement and paid the deductible from your RHSA (if you haven't already spent your RHSA) dollars, too.

### Using a paper form?

• In Section 3, choose the second option:

3 Complete this section only if you have a Health Spending Account (HSA) If you're covered under more than one benefits plan, you should consider submitting your claim to the other plan(s) before using your HSA. If you are using your HSA to claim for the unpaid amount previously submitted to this or another plan, attach the claim statement you received and a copy of the receipts. Please select one of the following:

- You don't want to use your HSA for this claim.
- Vou want us to assess this claim under your Extended Health Care benefit first and then assess any unpaid balance under your HSA.
- Vou want us to assess this claim under your HSA only.



### Questions?

We're here to help. Please call Sun Life's Client Care Centre at 1-800-361-6212, Monday to Friday, 6 a.m. to 6 p.m. MT. You'll need your sign-in ID and password.

