

HSA APPLICATION FORM

Member Name: _____

CVMA Membership #: _____

Practice/Company Name: _____

Mailing Address: _____
(street address)

(city) (province) (postal code)

Phone #: _____

Gender: Male Female

Date of Birth: _____

Type of Coverage: Single
 Family please complete the dependent information below

Amount of Coverage: \$1,000 \$2,000 \$3,000
 \$4,000

* a 10% administration fee & applicable taxes will be added to claims paid

DEPENDENT INFORMATION:

Dependent 1 – Spouse

Name: _____

Date of Birth: _____ Gender: Male Female

Relationship to Policyholder: _____

Dependent 2

Name: _____

Date of Birth: _____ Gender: Male Female

Relationship to Policyholder: _____

Dependent 3

Name: _____

Date of Birth: _____ Gender: Male Female

Relationship to Policyholder: _____

A dependent child can be covered if he/she is unmarried, not living out-of-country, and under age 21, or under age 25, if attending school full-time in an accredited educational institution. For any dependents over age 21, proof of registration, including current dates is required.

PAYMENT INFORMATION:

Please make cheque payable to:
Western Financial Group Insurance Solutions

Mail To:
Employee Benefits Service Centre, Western Financial Group Insurance Solutions
777 Portage Avenue, Winnipeg, MB R3G 0N3

Member Signature: _____

Date: _____

IMPORTANT NOTICE:

This brochure is not a contract. Upon approval of your application you will receive a certificate outlining your benefits. All rights with respect to the benefits under the Canadian Veterinary Medical Association will be governed solely by the Group Master Policy issued by the insurer.



FOR MORE INFORMATION ABOUT THE CVMA INSURANCE PROGRAM CONTACT:



Group Insurance Solutions
Employee Benefits Service Centre
1-866-860-CVMA (2862)

Western Financial Group (Network) Inc.

[www.canadianveterinarians.net/
insurance.aspx](http://www.canadianveterinarians.net/insurance.aspx)



CVMA INSURANCE PROGRAM



AFFINITY HEALTH SPENDING ACCOUNT



Western Financial Group Insurance Solutions specializes in helping Canadian associations, buying groups, and independent businesses save money while providing the right level of coverage.

Western Financial Group Insurance Solutions provides prompt, accurate and friendly customer service while administering flexible and cost-effective employee benefits programs.



WHAT IS A HEALTH SPENDING ACCOUNT?

A health spending account (HSA) is a cost-effective and affordable way to help you obtain the services required and reimburse you for expenses which would otherwise be paid out-of-pocket.

With traditional benefit plans, claims often exceed coverage in one area, such as vision or dental while other benefits go unused, such as physiotherapy. Not every individual will have the same needs and not all plan members are able to supplement the costs of the health care services they require.

HOW IT WORKS?

Whether you are a practice owner, associate or retired, as long as you are a CVMA member you could enjoy the advantages* of having a HSA to pay for claims not covered by our provincial plan.

Initial Set Up

The plan member contributes a set amount of funds into a HSA. These funds are then used to pay for health and dental expenses not otherwise covered by an insurance program or provincial health plan. These credits remain tax-free for the plan member provided they are ultimately used to reimburse eligible health and dental related expenses.

At the start of each calendar year, in compliance with tax guidelines, all unused funds are rolled over into your account for the upcoming year.

For example: If funds used as of December 31, 2008 was \$1,500, the remaining \$500 would be rolled over into the plan member's 2009 HSA in addition to the \$2,000 annual deposit for a total balance available of \$2,500.

Submitting Claims for Reimbursement

A HSA can be set up so that you can coordinate claims with your standard health and dental program. If you do

not have a health and dental plan, a HSA could be set up as a stand alone benefit.

Once you have set up your HSA, you are ready to submit claims to the insurance carrier for services which have been rendered. You must complete a Green Shield Canada HSA claim form and submit it directly to Green Shield Canada, along with the original receipts. Claim forms are accessible by visiting www.westernfgis.ca. Please note that an administration fee of 10% of total claims will apply.

*ADVANTAGES OF A HSA

Flexibility

A HSA allows a wider variety of health care needs to be covered. Members are given the flexibility to manage their benefits in accordance with their needs.

Involvement

Allowing members to decide what services are needed creates more awareness of the value and costs associated with benefits.

Simplicity

HSA coverage can be coordinated with traditional plans and can be implemented quickly. There is no minimum claim amount.

Some eligible expenses may include:

- co-payments; co-insurance
- professional services
- diabetic supplies
- hearing aids
- prescription drugs
- vision care
- adult ortho

An extensive list of eligible expenses, along with the tax advantages, can be found on the Canada Revenue Agency website:

www.cra-arc.gc.ca/tx/ndvdlst/tpcs/ncm-tx/rtrn/cmptng/ddctns/Ins300-350/330/llwxpns-eng.html#air