

# Your Guide to Your Healthcare Spending Account (HSA)

## Helping You Get the Most Out of Your Retiree Benefits

Your HSA is a valuable part of your CWBR Trust benefits plan. It gives you **funds each year** to help cover eligible health and medical expenses. Best of all, these funds are **tax-free**, flexible, and easy to use.

Whether you need coverage for a massage, purchasing a wheelchair ramp, or topping up a dental claim, your HSA will reimburse you for the expense. This guide breaks down which expenses are eligible for an HSA claim, along with how your HSA works, so you can make the most of this valuable benefit.



## What Can You Claim?

Once the plan has paid for a healthcare expense, your HSA will automatically pay for any amount that the plan didn't cover.

You can also submit claims for a broad range of other medical expenses. Think of it this way: if it's a medically necessary expense, and it's eligible under the *Income Tax Act*, chances are it's covered.

### Here's a sample list of what's covered:

- Travel medical insurance premiums
- Vaccinations (including travel vaccines)
- Mobility aids like wheelchairs, walkers, scooters
- Home renovations for accessibility (e.g., ramps, walk-in tubs, grab bars, widened doorways)

- Attendant care and personal support workers, if medically required
- Diabetic supplies and testing equipment
- Incontinence supplies
- CPAP machines and supplies

For a full list of eligible expenses covered by your HSA, see [page 4](#).

**Not sure if an expense qualifies?  
Just ask!**

Send us an email at [info@cwbrtrust.ca](mailto:info@cwbrtrust.ca) and we'll help you figure it out.

# How Your HSA Works

Each year, the Trust deposits funds into your HSA.

## Automatic submissions

Once the plan has paid for a healthcare expense, your HSA will automatically pay for any amount that the plan didn't cover.

**Example:**

You buy glasses that cost **\$900**.

Your vision care coverage pays **\$750**.

The remaining **\$150** is automatically paid from your HSA.

**\$900**

**\$750**  
Coverage

**+**

**\$150**  
HSA

## Manual submissions (online or by paper form)


You can also submit expenses that aren't covered by the plan, like travel insurance or home accessibility renovations. These claims must be submitted **manually** to Manitoba Blue Cross (MBC), either online at [mb.bluecross.ca](https://mb.bluecross.ca) or by paper form.

To qualify, expenses must:

- ✓ Be health, drug, or dental related.
- ✓ Not be reimbursed by another private or government plan.
- ✓ Be recognized as an eligible medical expense under the *Income Tax Act*.

Manual claims must be submitted within **90 days of the end of the calendar year** in which the expense was incurred (usually by March 31 of the following year, or March 30 if it's a leap year).

Your HSA also covers expenses for your **eligible dependents**, including your spouse, dependent children, and anyone who is recognized as your dependant by the Canada Revenue Agency.



**Claiming Past Expenses**

Have receipts from earlier this year? You can still claim them!

If you have an eligible expense in 2025, you have until **March 31, 2026** to submit it for reimbursement. After that, the claim will no longer be eligible.



# Carry-Forward Rule: Use It or Lose It (Eventually)

As of 2025, your HSA includes a **carry-forward feature**.

Here's how it works:

- If you don't spend the funds that were allocated to your account at the beginning of the calendar year, the unused amount **automatically rolls over into the next year**.
- However, you must use the carry-forward amount **by the end of the second year**, or you'll lose it.

**Example:**

**2025**

In 2025, you received \$3,000\* in HSA funds, but only used \$2,000

The remaining \$1,000 rolls into 2026

**2026**

You have \$1,000 from 2025 + You receive \$3,000\* for 2026 = A total of \$4,000

**2027**

If you don't use the \$1,000 you carried forward by December 31, 2026, it will expire

This means it's always a good idea to track your HSA balance and plan ahead, so you don't leave money on the table.

You can check your balance anytime by logging in to [mb.bluecross.ca](https://mb.bluecross.ca).

*\*Balances are reflective of 2025 rates and may change from year to year.*



## Top Tips to Make the Most of Your HSA

- ✓ **Book appointments early.**  
Practitioners can get busy, especially near year-end.
- ✓ **Track your balance.**  
Don't let funds go unspent if you need care.
- ✓ **Keep your receipts.**  
Especially for manually submitted claims.
- ✓ **Submit claims promptly.**  
Within 90 days of the end of the calendar year.
- ✓ **Ask us if you're unsure.**  
Not sure if it's an eligible expense? It's always better to check than miss out.

## Have Questions? We're Here to Help

### **HSA**

If you have questions about the HSA or how to make claims, contact Manitoba Blue Cross.

In Winnipeg: 204-775-0151  
Outside of Winnipeg:  
1-888-596-1032.

### **Benefits**

If you have questions about your benefits, please contact AGA Benefit Solutions at [cwbrtrust@aga.ca](mailto:cwbrtrust@aga.ca) or 1-800-218-7018.

### **Any time info**

You can also go to [cwbrtrust.ca](https://cwbrtrust.ca) to get lots of helpful information about the HSA as well as Trust contacts and information.



# Eligible HSA Expenses

A SAMPLE LIST

**This list names just a few of the hundreds of eligible items and services that you can use your HSA for.**



Scan QR code to visit  
the CRA website

*Note that the list is subject to any changes made to the Income Tax Act. For complete information on eligible HSA expenses, please see the **Canada Revenue Agency website** or contact Manitoba Blue Cross.*

## Assistive devices, supplies & equipment

- Air conditioner, filter, cleaner, or purifier
- Assisted breathing devices
- Bathroom aids
- Breast prosthesis
- Catheters, catheter trays, tubing or other products
- Diapers or disposable briefs
- Elastic support hose
- Guided chair (to be used in a stairway)
- Hearing aids
- Heart monitoring devices
- Hospital bed
- Ileostomy and colostomy pads
- Injection pen (such as an insulin pen)
- Orthopedic shoes, boots, and inserts
- Oxygen and oxygen tent
- Pacemakers
- Walking aids, crutches, wheelchairs and wheelchair ramps
- Wigs

## Attendant care

- Attendant care expenses (including nursing homes, group homes, care in a facility, and respite care)

## Dental care

- Dental services, dentures, and dental implants

## Drugs

- Prescription drugs and medications
- Insulin or substitutes
- Medical marijuana
- Needles and syringes
- Vaccines

## Hospitals & facilities

- Hospital services
- Treatment centre

## Medical practitioners

- Medical services provided by qualified medical practitioners
- Nurse
- Premiums paid to private health services plans
- Rehabilitative therapy
- Acupuncture, Chiropractor, Dietician, Massage Therapy, Naturopath, Occupational Therapist, Osteopath, Physiotherapist
- Psychiatrist, Psychologist, Psychotherapist, Social Worker

## Medical procedures

- Cancer treatment
- Laboratory procedures or services
- Medical services provided outside Canada
- Medical tests (i.e. electrocardiographs, electrocardiograms, x-ray services)
- Therapy
- Transportation, meals & accommodation
- Ambulance service
- Gluten-free products for persons with celiac disease (gluten intolerance)
- Lift or transportation equipment (power-operated)
- Moving expenses and driveway access
- Scooter
- Travel expenses for medical services (at least 40 km)

## Vision care

- Prescription eyeglasses/ sunglasses and contact lenses
- Laser eye surgery
- Some cataract options (i.e., upgraded lenses) that are not covered under the government plan

## Other

- Service animals
- Lifeline monthly monitoring fees