

INCIDENTAL HEALTH EXPENSE (IHE)

EMPLOYEE Q & A

What Medical Expenses are eligible through the Incidental Health Expense Benefit (IHE)?

An eligible IHE Benefit may include, but is not limited to:

- Extended Health Benefit (EHB) and Dental Expenses not otherwise eligible under the Policy but eligible under the Income Tax Act, as determined by Empire Life.
- EHB and Dental Deductibles and Coinsurance (where applicable).
- Vision Care Expenses.
- Eligible Expenses as defined under the EHB Provision and the Dental Benefit Provision (if applicable), for which the maximum has already been paid during the policy year.
- Eligible Medical Expenses must be incurred by a Person Insured under the policy.

What are some other examples of IHE Eligible Expenses?

For the complete listing of eligible medical expenses, please visit www.cra-arc.gc.ca.

What Medical Expenses are NOT covered through the IHE Benefit?

Any benefits that are determined to be taxable by the Canada Revenue Agency (C.R.A.) are NOT eligible for reimbursement through the IHE Benefit option. One example of this would be benefits such as fitness memberships.

Can employees claim the premiums they pay for their group insurance plan through the IHE Benefit?

The IHE Benefit cannot be used to pay the employee's share of any premium.

How should employees submit a claim?

In order to take full advantage of the IHE Benefit, claims should be submitted in this order:

1. The employee submits the claim to their employee plan for reimbursement.
2. The employee submits the remaining claim to their spouse's plan for reimbursement (if there is co-ordination of benefits in place).
3. The employee submits the outstanding claim to the IHE Benefit for reimbursement.

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Can employees submit Co-ordination of Benefit claims?

Yes. Spouses should always submit their own eligible claims to their benefit plan first. Any remaining eligible claim should then be submitted to the employee benefit plan before submitting to the IHE Benefit for reimbursement. The IHE Benefit should always be the last payor.

Can employees carry forward their unused IHE Benefit?

The IHE Benefit CANNOT be carried forward. The IHE Benefit must be used in the benefit year as indicated in their employee benefit booklet. Active employees have 365 days from the incurred date of the claim to submit eligible expenses. Terminated or cancelled groups have 90 days from the date of termination to submit a claim. IHE claims are subject to the same contractual provisions as outlined in the employee group insurance plan contract.

Is the IHE Benefit taxable?

Benefits paid out under the IHE Benefit are NOT taxable to the employee (except in the province of Quebec).

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