

The review at the recent GSI Board meeting showed that the LifeStyle Spending Account (LSA) has had very few claims. Feedback noted that although some members appreciated being able to use their benefits plan to cover, for example, a gym membership, the taxable nature of the LSA usage makes it less appealing. Others found it confusing to have two different spending accounts that covered different things. The GSI Board made a decision to simplify the Spending Account benefit to promote greater usage of it.

Starting January 1, 2023, the amount of your LSA benefit will be combined with your Health Care Spending Account (HCSA). That entire amount will now be non-taxable. **Any claims for expenses actually incurred in 2022 must be submitted by March 31, 2023.** Any unused LSA balance for 2022 will be added to your HCSA on April 1, 2023 and you will have to end of 2024 to use this amount.

What expenses can be put toward your HCSA? The HCSA can be used

- to cover your portion of the co-pay (i.e., the portion not covered by Manulife: 40% under the Blue Module, 30% under the Green Module, 20% under the Teal Module)
- for benefits costs in excess of the maximum under the plan that you may have reached the maximum on (such eyeglasses, professional services, or dental care).

This allows for more flexibility in the plan, as you can decide where you want to use it. Combining the spending accounts simplifies making a claim, and we hope that you will make more use of this benefit!

Please review this chart to see what amount you can expect in your HCSA for 2023.

	<b>Health Care Spending Account</b>		Health Care Spending Account	LifeStyle Spending Account
	<b>January 1 2023</b>		2021 + 2022	2021 + 2022
Blue Single	<b>\$ 450</b>		\$ 200	\$ 250
Blue Family	<b>\$ 900</b>		\$ 400	\$ 500
Green Single	<b>\$ 550</b>		\$ 300	\$ 250
Green Family	<b>\$ 1,100</b>		\$ 600	\$ 500
Teal Single	<b>\$ 650</b>		\$ 400	\$ 250
Teal Family	<b>\$ 1,300</b>		\$ 800	\$ 500

Information on what is eligible and how to make a claim can be found [Spending Account](#) page.