



HOW TO CLAIM FROM YOUR ENVIA HEALTH SPENDING ACCOUNT

The “**enVia Health Spending Account**”, is a vehicle permitted under the Income Tax Act which qualifies as a “**private health services plan**” described in Revenue Canada’s Interpretation Bulletin IT-339R2. It enables employers to cover employees’ eligible medical and dental expenses as defined under Section 118.2 (2) of the Act, and in the new **Income Tax Folio S1-F1-Ci Medical Expense Tax Credit**. Net funds contributed after the administration fees are used to pay for any eligible medical or dental expense. The HSA operates on a “Calendar Year” basis.

CLAIMS PROCESSING:

MDM Insurance Services Inc., located in Guelph, Ontario, administers all claims for health and dental benefits under the enVia HSA Program. There are three alternative ways that claims can be processed against your eHSA account:

1. MDM Pay-Direct Health Benefits Card:

The MDM Guard Card can be used at all pharmacies and dental offices. Simply present your card to the Pharmacist or dental office and they will submit the claim directly to MDM.

If there are not sufficient funds in your account to cover the amount of the claim, you will be responsible for payment of any due balance in cash or via personal credit card. Once the next employer contribution becomes available, MDM will pay the outstanding amount of the claim, up to the available funds.

If your service provider does not recognize the MDM Guard Card, please have them call MDM at the toll-free number on the front of the card in order to be set-up in a matter of minutes! If your provider chooses not to do this, please send MDM an email at inquiry@mdm-insurance.com identifying the service provider, location and phone number. MDM will then contact the service provider directly to set them up.

2. Claim Submission via email or fax:

MDM is committed to reducing their carbon footprint. Through email and fax submission, you can benefit from faster claim payments and avoid the potential delays associated with sending claims through the mail. As a Plan Member you can submit claims in one of two ways:

- i) Scan and email a completed eHSA claim form and receipts to inquiry@mdm-insurance.com, or
- ii) Fax a completed eHSA claim form and accompanying receipts to 519-836-4909.

3. Paper Claim Submission:

As an alternative to transmitting claims electronically, you may also send claims via mail. A completed eHSA Claim Form, along with your original receipts (keep a copy) can be mailed to MDM at the address found on the claim form. MDM will then process the claim and submit any due payment to your via direct deposit.

Regardless of how you choose to submit your claims, payment can be made by direct deposit with e-mail notification of your explanation of benefits.

FURTHER QUESTIONS? Please contact MDM at: (800) - 838-1531; OR (519) - 837-1531