



Insurance

A message from RBC Group Benefits Solutions

August 25, 2020

COVID-19 Update: PPE and HSA Credits

RBC Insurance® continues to support you and your employees with COVID-19 related issues. From mental health support to the extension of student coverage, and premium credits for dental and extended health care benefits, we're committed to helping you and your employees get through this crisis.

Personal Protective Equipment

As the country has opened up and health and dental providers have started to take in-person appointments, we've started to see some providers charging their clients for personal protective equipment (PPE). We want to take this opportunity to update you on our stance on these fees and ensure you are aware that PPE is not considered a standard eligible expense under our health and dental plans.

As a result, the portion of claims related to PPE will not be reimbursed, however, plan members can be reimbursed for these fees through their Health Spending Accounts (HSA) or Cost Plus. You also have the option of adding this coverage to your plan.

Health Care Spending Account

As COVID-19 has impacted the availability of health services in the last few months, plan members with a Health Spending Account (HSA) may find themselves in a position where they are unable to use their allocated credits.

Canada Revenue Agency (CRA) has recently advised that you are now permitted to carry forward HSA credits, for an additional period of 12 months, enabling the option of providing your employees with additional time to use their HSA credits, should you choose to do so.

Action required

If you would like your employee PPE costs covered under your EHC or dental benefits, or be able to provide your employees with additional time to use their HSA credits, we ask that you notify your Advisor. If no action is taken, PPE costs will continue to not be reimbursed and HSA credits will expire as per your contract.

Contact us

If you have any further questions on how RBC Insurance can help you and your employees, contact your Group Service Representative, we're here to help.

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