

## PARA - Know Your Contract: Health Spending Account

Article 21.05 in the 2007 - 2010 Collective Agreement established a health spending account (HSA) for residents. Funds that remain unused in your HSA at the end of each year roll over and remain accessible **for one additional year only** as long as you remain a resident. As soon as you are no longer a resident, you lose the ability to access these funds. Resident physicians are entitled to the following HSA funds:

2008 – 2009	\$400
2009 – 2010	\$500

Keep in mind that you can claim for the health insurance premiums that are deducted from your salary; Alberta Health Services pays 75% of your monthly Blue Cross Premiums, but the remaining 25% comes off your paystub. The easiest way to claim your premiums is to submit your last December paystub and your last June paystub to the Blue Cross.