



Health Care Spending Account

Reimbursement for Health and Dental Expenses

The health care spending account (HCSA) is like an account through which you may be reimbursed for eligible health and dental expenses for yourself and your eligible dependents. The plan is administered by Great-West Life.

Obsidian Energy allocates credits to your HCSA at the beginning of each year as follows:

- \$600 per single employee
- \$1000 per couple (includes families with one parent and one child)
- \$1500 per family

The allocation is pro-rated for new employees in the first year of employment.

Your credits may be used to cover expenses not eligible through your group plan, or to top-up expenses that are not fully covered. Eligible HCSA expenses are determined by the Canada Revenue Agency and are listed on their website at <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/nem-tx/rtrn/cmpltng/ddctns/lms300-350/330-331/menu-eng.html>. Additional information on eligible expenses can be obtained by contacting Great-West Life at 1-800-957-9777.

Unused credits at the end of each calendar year are rolled over and remain in your account for the following year; if they are not used by the end of that year they are forfeited. Registered GroupNet (Great-West Life's plan member website) users can access their current HCSA balance at any time by clicking on www.greatwestlife.com.

To claim through the HCSA, simply check off "yes" to the two boxes immediately following the "Employee Information" section of both the Healthcare Expenses Statement and Standard Dental Claim Form. This will instruct Great-West Life to process the claim first through your basic coverage, and then apply the HCSA to any unpaid balance. For claims going only through the HCSA, please use the Healthcare Spending Account claim form. Please note that any claims incurred in the current year must be received by Great-West Life no later than February 28 of the following year in order to be eligible for reimbursement.

***** Please note: The Health Care Spending Account (HCSA) ceases when your employment ends. *****

This information is provided as a summary only. The official plan documents, contracts, and any legislated requirements will always prevail.