

# Wellness Spending Account

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## General WSA Questions

### What is a WSA?

**Answer:** *Wellness Spending Account (WSA)*

Supports health and wellness for employees only (*i.e. spouses/dependents are not eligible*). This account can be used to help pay for items including but not limited to fitness club membership fees, fitness or sporting equipment, personal training sessions, nutritional counselling, and weight loss programs. Wellness Spending Account reimbursements are a taxable benefit and will be reported on annual T4 statements of the employee. Income tax related to this benefit will not be deducted from an employee's pay. Any required tax will be payable at the time the employee files their annual income tax return.

### What is my annual allocation?

**Answer:** Eligible employees will have \$300 in their WSA per calendar year. Reimbursement rate is 100%. Newly hired employees will have access to the full \$300 of WSA for the calendar year.

### What type of expenses may I claim under the WSA?

**Answer:** Eligible expenses must support health and wellness for the employee only (*i.e. spouses/dependent expenses are not eligible*). Eligible expenses include:

#### Fitness-related services

- Fitness club memberships
- Registration fees for fitness-related programs or lessons such as aerobic classes
- Sport team membership and registration fees
- Annual sport/recreational memberships, such a golf
- Court fees, green fees, ski passes, lift tickets, league/tournament fees, and race registrations.

- Personal trainers, fitness consultants, and lifestyle consultants

#### Fitness Equipment

- Equipment such as treadmills, exercise bikes and universal gyms
- Skates, roller blades, bicycles, specialized athletic footwear, tennis racquets, golf clubs, safety helmets and specialized sports equipment.

#### Health-related services

- Weight management programs (excluding food)
- Nutrition programs and counselling
- Services of eligible alternative health practitioners
- Stress management programs
- Cholesterol and hypertension screening
- Health assessments
- Allergy tests
- Vitamins and supplements including herbal products.

#### **May I carry forward my unspent WSA balance to the next year?**

**Answer:** No. Unused WSA balances can't be carried forward. At the end of the calendar year, any balances remaining from the year will be forfeited.

#### **Can I submit claims for my family under the WSA?**

**Answer:** No. The WSA is strictly for claims for employees only. No payment will be made for items or services purchased by or for any dependents.

#### **Is my WSA a taxable benefit?**

**Answer:** Yes. WSA reimbursements to you are a taxable benefit and will be reported on your T4. Your T4 will include any claim amounts paid to you within the calendar year that you receive the payment. Income tax related to this benefit will not be deducted from an employee's pay. Any required tax will be payable at the time the employee files their annual income tax return.

**How do I submit WSA claims?**

**Answer:** Submitted claims must include an original receipt of payment for every item claimed. The documentation must clearly outline the type of expense and amount you are claiming as well as the date the expense was incurred. Claims must be submitted to Health Benefits Administration along with a request to deduct the charges from your WSA account.

**How do I know my WSA balance?**

**Answer:** You can find out your WSA balance on the My Benefits site/app or by contacting HBA.

**Can I carry forward expenses into the next calendar year?**

**Answer:** No, you may only claim for expenses in the calendar year that they are incurred. You cannot carry forward expenses and claim them in the following calendar year.

**How long do I have to submit a WSA claim?**

**Answer:** You should always try to submit your claims as soon as possible during the year in which you made the expense. However, you have until March 31<sup>st</sup> of the following year to submit expenses you incur during the current year.

**Can I have my service provider directly submit a WSA claim to HBA?**

**Answer:** No. Because of the taxable nature of the WSA, you must personally submit your WSA claims to HBA.