

Wellness Spending Account

Good news! As of January 1, 2018, the Wellness Spending Account (WSA) will be revised as follows:

- Your WSA will now include coverage for **eligible dependants**.
- The WSA categories will be expanded and new categories will be added. See the tables below for further details.

In addition, as of January 1, 2018, both the Health Spending Account (HSA) and WSA will be revised as follows:

• Payment frequency for members on direct deposit and electronic statements	• Daily payments for claims equal to or in excess of \$20. • Once per year, amounts over \$2 will be paid out to members.
• Payment frequency for members on paper cheques and statements	• Twice per month for claims equal to or in excess of \$20. • Once per year, amounts over \$2 will be paid out to members.
• Statement frequency	• Statements will be issued only with a payment.
• Reimbursement choices	• Members can submit claims online through our member web site. They can also submit claim forms, along with receipts, by mail.

Wellness Spending Account (WSA) product categories

The following WSA categories are eligible for coverage. The eligible expenses and exclusions in each category are not comprehensive and are limited to the extent that they are deemed reasonable by Alberta Blue Cross. Products and services that are deemed a non-taxable medical expense by the Canada Revenue Agency (CRA) are ineligible.

Commuting to work

Transportation costs associated with commuting to work.

Eligible products and services include but are not limited to transit passes and monthly parking fees.

Excluded products and services include but are not limited to vehicle-related expenses.

Family care

Attendant care and facility costs.

Eligible products and services include but are not limited to the following:
Childcare: day camps and day programs, daycare and nannies.

Family care: caregiver support programs, elder care and counselling, guide dogs, home care, home-installed supportive aids, lifts, long-term care facilities, medical supplies, nursing care and nursing homes, rehabilitation centres, respite care and travel expenses (if required for family care).

Excluded products and services include but are not limited to the the following:

Childcare: lessons or activities not related to childcare (such as swimming lessons).

Family care: non-taxable products and services provided to eligible dependants (per CRA guidelines).

Fitness apparel

Clothing used for fitness activities.

Eligible products and services include but are not limited to athletic socks, ski jackets, swimsuits and yoga wear.

Excluded products and services include but are not limited to athletic footwear (see the 'fitness and sports equipment' category) and fitness and sports equipment.

Fitness and sports activities

Participation in physical activity that promotes good health.

Eligible products and services include but are not limited to fitness club memberships, equipment purchases or rentals, physical activity fees (such as gym drop-in fees and lift tickets), instruction for physical activities, facility fees for eligible activities and registration or membership fees for athletics, physical fitness, health and wellness events and sports leagues.

Excluded products and services include but are not limited to travel-related costs, facility fees for ineligible activities and entertainment or spectator activities.

Fitness and sports equipment

Purchase of fitness and sports equipment that promotes good health.

Eligible products and services include but are not limited to the purchase or rental of fitness equipment (such as a treadmill or elliptical machine) and the purchase or rental of sports equipment (such as hockey skates, sticks and pads or a bicycle helmet).

Excluded products and services include but are not limited to clothing (see the 'fitness apparel' category).

Health support

Products and services that improve health and well-being.

Eligible products and services include but are not limited to health assessments, natural health products (such as vitamins and minerals), nutritional counselling, nutritional supplements and meal replacements, prenatal classes, smoking cessation programs (including smoking cessation CDs), stress management programs and weight management program fees.

Excluded products and services include but are not limited to food, hot tubs or saunas, massage chairs, over-the-counter products (such as Advil and Refresh Tears) and products or services that are deemed non-taxable per CRA guidelines.

Legal and financial advice

Costs associated with legal and financial advice.

Eligible products and services include but are not limited to accounting fees, financial advisor fees, legal fees and tax preparation.

Excluded products and services include but are not limited to non-related expenses.

Personal insurance

Costs associated with personal insurance premiums.

Eligible products and services include but are not limited to critical illness, disability premiums and life insurance.

Excluded products and services include but are not limited to auto insurance and home insurance.

Personal interest

Supporting continuous learning through personal interest courses.

Eligible products and services include, but are not limited to art classes and supplies, driving instruction, online courses, photography courses and textbooks and required supplies for personal interest courses.

Excluded products and services include but are not limited to DVDs and professional development expenses.

Pet care

Costs associated with caring for a personal pet.

Eligible products and services include but are not limited to doggie daycare, licensing fees, medication, paramedical treatments, pet funeral expenses, training and obedience fees and veterinary expenses.

Excluded products and services include but are not limited to the cost of purchasing a pet, grooming costs and pet food.

Recreational and leisure activity

Products and services associated with participation in recreation and leisure activities.

Eligible products and services include but are not limited to camping fees and equipment, fishing and hunting licenses, fishing equipment, items associated with a hobby (such as cameras and sewing supplies), musical instruments and snowmobile trail fees.

Excluded products and services include but are not limited to classes, conferences, courses and seminars (see the 'professional development' category), entertainment and spectator activities and firearms.

Questions?

Contact us by phone at 1-800-661-6995 (toll free) or email us using the **Contact us** tab located on our web site at www.ab.bluecross.ca.