



Wellness Taxable Spending Account and Increase in Psychology benefit Effective July 1, 2019

What can I claim under my Wellness Taxable Spending Account

Your Taxable Spending Account will be active as of July 1, 2019. Here are some examples of what you can submit to your WTSA:

- Over the counter drugs
- Gym memberships
- Fitness Equipment

What is not covered?

Some examples of ineligible expenses are:

- Prescription drug co-pays
- Dental co-pays
- Unpaid balance of Vision claims
- Paramedical claims after plan maximum has been reached
- Medical expenses approved by the CRA for the Medical Expense Tax Credit

The above expenses would be covered under your \$100 Healthcare Spending Account

Psychology benefit increased by \$1,500

All practitioners have a combined maximum of \$1,500 per plan year with an individual maximum of \$1,000 per plan year for Chiropractor, Osteopath, Occupational Therapist, Podiatrist/Chiropodist, Massage Therapist, Naturopath, Speech Therapist, Physiotherapist, Acupuncturist, Audiologist, And Dietician. **Psychologist/Registered Counselling Therapist (RCT)/Social Workers will be eligible for an individual maximum of \$2,500 per plan year.**

\$250 Taxable Spending Account added

The \$250 Wellness Taxable Spending Account (WTSA) is for any out of pocket wellness expenses you have from July 1, 2019 or later. These expenses can be submitted to your WTSA. Amounts claimed under a WTSA are deemed taxable income.

You, your spouse and your dependents are covered by the WTSA. Whether you have single or family coverage, you will receive \$250 per policy year in your WTSA.

How to submit claims

You will continue to submit your claims as you normally would by using the Mobile App, the Plan Member website or by mailing in your receipts with a claim form.

- If you are using *Manulife's Mobile App* or the *Plan Member website*, you will be asked during the claim submission process if you would like the balance of your claim processed through your "**Taxable Spending Account**".
- If you *submit your claim by mail*, you can obtain a claim form from Manulife that includes the option to submit the balance of your claim to your "**Taxable Spending Account**".
- If your *provider submits your claims directly to Manulife* for you, you can contact Manulife after your claim has been submitted and request that they process the balance of the claim through your "**Taxable Spending Account**". Use the "send a note" feature on the Plan Member website or contact Manulife Customer Service to make this request.

Please note: If you have coverage under another Health or Dental plan, such as your spouse's, you must submit the claim to your second plan before using the WTSA.



Wellness Taxable Spending Account Effective July 1, 2019

How the Wellness Taxable Spending Account balance works

The WTSA works in a similar manner as your HCSA except the amount and expenses you can claim are different. You will receive \$250 in your WTSA at the beginning of each policy year (July 1). If you do not use this balance by the end of the policy year (June 30), it will be forfeited. There is a grace period of 180 days from the end of the policy year to submit WTSA claims for expenses incurred in the previous policy year, as long as your benefits are active.

Claims Carryover: If you incur expenses you want paid from your WTSA but there's not enough money in your account, you can submit a claim the following year. Here is an example of how this might work:

Year 1

- On July 1, 2019, you receive \$250 in your WTSA.
- You buy a gym membership in September 2019 for \$450.
- You submit a claim for \$450 balance to your WTSA and you are reimbursed \$250.

Year 2

- On July 1, 2020, you receive \$250 in your WTSA.
- You resubmit your claim for the fitness membership you purchased the previous year, and receive the remaining \$200 for your fitness membership.
- You now have \$50 remaining in your WTSA for expenses incurred in the current year.

Additional details on eligible claims can be found in the following document:



Eligible Expenses
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