



Exempt Staff

Personal Spending Account Plan Summary

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INTRODUCTION

The Personal Spending Account (PSA) is one of the three accounts provided through the Flexible Spending Program and provides reimbursement for eligible expenses that promote the wellness of eligible members through physical fitness activities that have been shown to contribute to reduced absenteeism and reduce the cost of health benefits. These expenses are subject to change, if required, due to a change in applicable legislation.

The PSA is administered by Sun Life Financial.

ELIGIBILITY

The PSA is available to exempt staff who work at least half-time and are permanent or have been appointed into a term position of six months or greater.

Members must also be a resident of Canada and be eligible under provincial government health care benefits.

DEPENDENT INFORMATION

All receipts must be in the member's name. Dependents are not eligible under the PSA. Expenses must be for the benefit of and used by the member. Nevertheless, there may be certain eligible expenses that will also provide benefits to family members.

EFFECTIVE DATE OF COVERAGE

Coverage under the Personal Spending Account will take effect on the date when an eligible member is enrolled in the Extended Health Benefit Program.

ELIGIBLE EXPENSES

Please note that the lists below are not exhaustive; please contact Sun Life directly if you are unsure of an eligible expense.

Fitness-related services* (Memberships and Fitness Lessons)

- fitness club memberships (includes membership to the PAC)
- registration fees for fitness-related programs or lessons, such as aerobic classes, yoga, dance lessons and figure skating
- sport team memberships and registration fees
- annual memberships, such as golf
- court fees, green fees, ski passes, lift tickets and race registration
- personal trainers, fitness consultants, lifestyle consultants and exercise physiologists

*For Exempt member or family only, however, family membership is acceptable only if the Exempt member is an active fitness centre member or recreational member and providing the membership is under the Exempt member's name.

Fitness equipment

- durable equipment such as treadmills, exercise bikes and universal gyms
- skates, roller blades, bicycles, child bike trailers, specialized athletic footwear, tennis racquets, golf clubs, safety helmets and specialized sports equipment
- Specialized sporting equipment, such as fishing rods/supplies, heart rate monitors, jogging/cycling strollers, camping tents and gear, swimming suits and bathing caps, hockey equipment (jersey, skates), ski-doo equipment (helmet, suit, gloves), canoe/kayak, yoga mat

Health-related services

- weight management programs (excluding food) including hypnosis seminars
- smoking cessation programs
- nutrition programs and counselling
- maternity services (prenatal classes and mid-wife services)
- services of the following alternative health practitioners: reflexologist, iridologist, herbalist, homeopath, athletic therapist, Chinese medical practitioner, Shiatsu therapist, osteopathic practitioner and acupressurist, sleep assessment
- stress management programs
- cholesterol and hypertension screening
- first aid and CPR (cardiopulmonary resuscitation) training
- health assessments (must be conducted by a certified health professional)
- allergy tests
- vitamins & supplements, including herbal products
- other alternative wellness services: Reiki, Ayurvedic medicine, touch therapy, Rolfing, light therapy and hypnosis seminars

Insurance premiums

- insurance premiums paid for Critical Illness, Life Insurance and Long Term Care

Work-life balance

- child care expenses
- elder care expenses

EXCLUSIONS

- services provided by family members
- courses provided by a non-accredited institution
- sandals (including golf and hiking sandals)
- clubs where the focus is not a physical activity

- claims for family members
- interest charges or maintenance fees
- maintenance of equipment
- certain equipment or supplies for hobby activities (e.g., rifles, camping equipment)
- assembly, service or delivery fees
- fees related to the physical activity (e.g., lockers, books, exams)
- electronic programs including *Wii Fit (*registered trademark of Nintendo Co. Ltd)

CLAIM PROCEDURES

Sun Life will provide reimbursement for eligible PSA expenses incurred by an eligible member as defined under the eligibility section of this summary.

Claim submissions must include a complete Sun Life Personal Spending Account Claim Form and the original receipt for expenses issued in the name of the eligible member. Personal Spending Account Forms can be found by logging into your Sun Life web account or on the HR website at <http://working.usask.ca/index.php>.

Please mail the complete form and receipts to:

Sun Life Assurance Company of Canada
PO Box 2010 Stn Waterloo
Waterloo, ON N2J 0A6

PSA claims must be received by Sun Life Financial within 90 days of the end of the calendar year in which the expense was incurred. Expenses incurred prior to employment terminating (as defined under Termination of Coverage section in this summary) must be submitted within 90 days of termination.

TAXATION

Under the University of Saskatchewan's interpretation of *The Income Tax Act*, amounts reimbursed from the Personal Spending Account are considered taxable benefits to the eligible member.

PERSONAL SPENDING ACCOUNT INFORMATION

If a member's PSA reaches a zero balance at any time during the benefit year, any further expenses will not be carried forward. If there is a credit remaining in the PSA at the end of the benefit year, it can be carried forward to the next benefit year only.

Any unused credit amounts are forfeited by the member and revert back to the University of Saskatchewan.

CONTINUATION OF COVERAGE

The PSA is in effect while a member is actively at work. If a member is on an approved leave of absence, and has continued health benefits, the member's eligibility for the PSA will continue. If a member is on an unpaid leave of absence on January 1, they will receive their new allocation upon their return to work.

TERMINATION OF COVERAGE

Coverage will cease in the event of:

- a member's employment termination,
- a member's retirement,
- a member's death,
- a change in a member's eligibility, or
- a member's waiver of extended health coverage when on leave of absence, or
- the program termination.

Any unused credit amounts are forfeited by the member and revert back to the University of Saskatchewan.

The above information is intended only as a summary of your Personal Spending Account with Sun Life Financial policy number 151798. In the event of any misunderstanding or discrepancy, benefits will be paid according to the Terms of Reference and applicable legislation.