



In-scope of CUPE 3287 Members
Personal Spending Account Plan Summary

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INTRODUCTION

The Personal Spending Account (PSA) provides reimbursement for eligible expenses that promote the wellness of eligible in-scope CUPE 3287 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

You are eligible to participate in the PSA if while employed as an in-scope sessional lecturer, you have taught a total of 9 credit units over a one-year period.

Members must also be a resident of Canada and eligible for 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 PSA will take effect on the date the member qualifies. This eligibility date will be determined on a per term basis, based on the teaching in the one-year period preceding the start of each term.

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 member only, however, family membership is acceptable if the member is an active fitness centre member or recreational member and providing the membership is under the 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 wellness expenses incurred by an eligible member as defined under the eligibility section of this summary. Claims must be submitted within 90 days of the end of the calendar year of receiving the service or supplies. Claims incurred prior to employment terminating must be submitted within 90 days of the date of termination. You can submit your claim in one of two ways:

PSA claims can be submitted by completing the Sun Life Personal Spending Account Claim Form and attaching the original receipt for expenses issued in the name of the eligible member. Personal Spending Account Forms can be found by logging into your *my Sun Life* 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 PSA 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

Continued eligibility for a yearly PSA requires appointments totalling 6 credit units over each one-year period. It will remain in effect for the entire plan year even if you have no active appointment.

TERMINATION OF COVERAGE

Coverage will cease in the event of:

- the date your employment terminates
- your retirement date
- if you are deceased
- the date you are no longer an eligible employee, or
- the date the policy terminates

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.