



Spending Accounts

Our spending account options offer greater flexibility to help you meet the diverse needs of your workforce, delivering added value and cost certainty to your benefit plan, and providing coverage for a wider range of health, wellness and lifestyle options.

Health Spending Account (HSA)

- Reimburses medical and health-related expenses not covered by your regular benefit plan.
- Helps with co-insurance payments, deductibles and amounts in excess of health and dental plan limits. This benefit is tax-free (outside Quebec).
- Can be used by members toward any medical and health-related expenses allowed under Canada Revenue Agency guidelines.

Personal Spending Account (PSA)

- A taxable benefit that provides even more flexibility over and above your regular benefit plan, further incenting members to invest in their personal health and wellness. You can customize a PSA that's right for your organization by choosing to cover all or a combination of options:
 - » Health & Wellness Support
 - » Fitness & Sports Activities and Equipment
 - » Alternative Health Treatments
 - » Family Care
 - » Green Living
 - » Insurance Premiums
 - » Other Medical
 - » Supplements & Meal Replacements
 - » Personal Development
 - » Recreation & Leisure
 - » General Lifestyle

Spending accounts give plan members greater choice over how their benefit dollars are used and creates more opportunities to enhance their health and wellness. This in turn supports your efforts to attract top talent and retain loyal employees, acting as an all-in-one employee wellness, engagement and recruitment tool.

