

Personal Spending Account

For over 50 plan members



Your Personal Spending Account (PSA) can help support your mental, physical, and financial well-being and that of your family. It's a valuable part of your benefits plan.

How do PSAs work?

Your employer allocates credits into your PSA, and you can use them to pay for a wide variety of health and wellness-related expenses.

What do PSAs cover?

PSAs are a **taxable benefit**. The categories of eligible expenses they cover can include:

- fitness services and equipment
- health products and services
- work-life balance
- Indigenous health
- green living and safety initiatives
- education and personal development
- professional services, insurance premiums
- financial products and services.

You can find a list of eligible expenses on mysunlife.ca or the **my Sun Life mobile app**.

Submitting PSA claims online for Standard Plans

Follow these steps to submit a PSA claim online:

1. Sign in to mysunlife.ca or the **my Sun Life mobile app**.
2. Click 'Submit a claim' and select Personal Spending Account.
3. Input who you're submitting the claim for, the type of expense, date, expense amount and hit 'next.'
4. Under the 'Coverage information' you can find a list of eligible expenses under your PSA.
5. The system will process your claim and let you know if your expense is covered.



FAQ

Q. Are my dependents covered under my PSA?

- A. It depends on the type of plan you have. Some PSAs only provide coverage for you, while others can cover you and your dependents. If your plan covers you and your dependents, you can use your PSA credits to pay for expenses for your dependents. In addition to your spouse and children, you can claim expenses for family members, as long as they qualify as dependents under the federal Income Tax Act.

Q. What does carry-forward mean?

- A. The PSA carry-forward feature allows you to make use of your credits for more than one benefit period. Check your benefits booklet or sign in to mysunlife.ca to find out your:
- benefit year
 - carry-forward arrangement, and
 - the amount of time you have to submit claims after the end of your benefit year.

Balance carry-forward

Any credits remaining in your account at the end of the benefit year are automatically carried forward to the following benefit year.

Expense carry-forward

If there aren't enough credits in your account to pay for expenses incurred during a benefit year, you can claim those expenses during the following benefit year.

Remember to visit mysunlife.ca or use the **my Sun Life mobile app** to:

- Check your PSA balance
- Check the status of your claim
- Find a list of types of expenses eligible under PSA
- Request to have your claim payments deposited directly into your bank account



Questions

Call us toll-free at **1-800-361-6212** between 8 a.m. ET and 8 p.m. ET, Monday to Friday.

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Eligible expenses for Sun Life's Personal Spending Account



With Sun Life's enhanced Personal Spending Account (PSA), employees will benefit from a broad range of expenses in one inclusive list. This is a list of the eligible expenses available for the PSA.

Fitness services

- fitness club or gym memberships
- registration fees for virtual fitness classes
- registration fees for fitness-related programs, lessons or courses (such as aerobics, yoga, dance and martial arts)
- sports team memberships and registration fees
- annual memberships or daily passes to athletic facilities (such as access to golf courses, racquet clubs and ski hills)
- personal trainers, fitness consultants, lifestyle consultants and exercise physiologists
- registration fees for fitness-related events (such as walks, runs and races)
- recreational activity fees (such as boating fees, camping fees and trail passes)
- fees for athletic facilities and equipment rental costs
- fitness-related apps, software and programs

Fitness equipment

- purchase or rental of exercise equipment (such as treadmills, exercise bikes, universal gyms and weights)
- specialized sports equipment (such as skates, bikes, non-motorized boats, rackets and clubs)
- fishing gear and supplies, camping gear, tents and sleeping bags
- jogging or cycling strollers
- specialized athletic footwear (such as running shoes, golf shoes and swim fins)
- fitness-related apparel (such as running jackets, cycling shorts and sunglasses)
- athletic safety equipment (such as helmets, eye protection and mouth guards)
- fitness tracking tools (including watches) and heart-rate monitors

- fitness consoles and accessories, DVDs and downloadable work-out videos

Health products and services

- weight management programs (excluding food)
- nutrition programs and counselling
- cholesterol and hypertension screening
- smoking cessation programs and products
- maternity services and accessories (such as Doulas, Midwives and classes)
- services provided by iridologists, herbalists, Chinese medical practitioners and acupressurists
- other alternative wellness services (such as Reiki, Rolfing and light therapy)
- stress management programs
- first aid and CPR (cardiopulmonary resuscitation) training
- health, fitness or lifestyle assessments (such as fees for allergy testing, ergonomic assessments and genetic testing)
- vitamins, supplements, herbal products, blenders and juicers
- sleeping aids (such as orthopaedic mattresses and pillows, darkening blinds, white noise machines and ear plugs)
- medical alert products and services
- personal care items (such as heating pads, thermometers, sunscreen, teeth whitening kits and denture products)
- life coach services or fees for spiritual or wellness retreats (excludes the cost of travel and accommodations)
- cosmetic procedures (such as Botox, dermabrasion and tattoo removal)
- health-related apps, software and programs
- day-spa services (such as baths, saunas and aesthetic treatments)

Indigenous health

- traditional Indigenous Healers and Elders
- traditional medicines (such as sweetgrass, sage, cedar, tobacco plant)
- fees and supplies for Indigenous ceremonies (such as sweat lodges, healing circles, smudge kits)

Education and personal development

- home office equipment (such as an ergonomic chair/desk, and sound proofing barriers) and fees for secure shredding services
- tuition fees for university, college or continuing education (including books and supplies)
- fees for language training and tutoring
- fees or dues for professional memberships or associated with maintaining a professional designation
- hobby or general interest classes and supplies (including cameras)
- personal computers, accessories and software
- online courses offered through a recognized educational institution requiring registration
- internet services (statements used as receipts must include the payment amounts and date)
- cultural activity passes or tickets (for things like museums, zoos, music concerts, plays, operas and symphonies)
- lessons, courses, seminars and conferences (including books, instruments, supplies and accessories)
- hard cover and online reading materials, subscriptions and book club memberships (including e-readers and apps)
- online audio subscriptions, audio books and apps
- music, music streaming services and apps
- finance related apps, software and programs

Green living

- public transit passes
- solar energy and wind energy products
- energy home audits, cost to upgrade windows,
- programmable thermostats and weather stripping
- home insulation materials for heating or cooling
- air purification systems and installation costs
- lead pipe and asbestos removal from home
- composters, rain barrels, recycling bins and recycling fees
- for atypical items (such as electronics) efficient products for home heating, cooling and lighting (such as tankless water heaters and compact fluorescent light bulbs)
- car or bike sharing memberships and usage fees (excluding fuel costs and repair fees)

Work-life balance

- childcare expenses (includes educational expenses and materials)
- elder-care expenses
- food delivery services (does not include the cost of food)
- pet-care services (such as kenneling, obedience training, dog walking and veterinarian fees)
- domestic services (such as house cleaning, snow removal, landscaping and moving services)
- intelligent personal assistant (IPA) devices

Safety initiatives

- baby safety equipment
- first aid products (such as bandages, Automated External Defibrillators (AED) and disinfectant)
- smoke alarms, carbon monoxide (CO) detectors, fire extinguishers and fire escape ladders
- Personal Protective Equipment (PPE), including fees for sanitation, gloves, masks and hand sanitizer, purchased for personal use
- protective safety equipment (such as safety boots, eye protection and safety gloves)
- life jackets, bear spray, rescue equipment and avalanche kits
- home security systems and associated fees
- Professional services
- estate planning, financial investment counselling and tax return preparation
- legal expenses (such as wills, divorces, and house purchases or sales)
- Insurance premiums
- Life and Critical Illness insurance premiums, as well as Long
- Term Care facility premiums
- pet insurance premiums

Financial

- Registered Retirement Savings Plan (RRSP) contributions
- Registered Education Savings Plan (RESP) contributions
- Registered Disability Savings Plan (RDSP) contributions
- Tax-Free Savings Account (TFSA) contributions
- fraud prevention/assistance and credit monitoring services and products

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