

The following is a list of the types of expenses that are considered eligible for payment from your Personal Spending Account (*Wellness Account*).

**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
- hunting and fishing licenses

**Fitness equipment**

- purchase or rental of exercise equipment (such as treadmills, exercise bikes, universal gyms and weights)
- specialized sports equipment (such as skates, bikes, nonmotorized boats, rackets and clubs)
- hunting equipment, fishing licenses, 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, 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)
- COVID-19 tests taken for personal wellness reasons, providing information to the plan member about the state of their health. Examples include tests for travel purposes and tests taken before visiting a medically vulnerable person. We cannot reimburse the expense if:
  - The test was taken to satisfy an employer's health and safety requirement or to allow the plan member to enter premises for work purposes; or
  - The test was prescribed by a Medical Doctor or Nurse Practitioner.
- 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)

### **Educational and personal development**

- home office equipment (such as 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
- smartphones and tablets

### **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)
- appliances certified as energy efficient and other energy 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**

- child-care 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