



Wellness Spending Account Taxable

Frequently Asked Questions

Human Resources

The following information is intended to answer some common questions you may have about your taxable WELLNESS SPENDING ACCOUNT (WSA).

What are the advantages of my WELLNESS SPENDING ACCOUNT (WSA)?

- Your new WSA adds significant value to your benefits plan, and provides many opportunities to enhance or maintain your health and wellness.
- Your WSA provides reimbursement for many important benefits such as:
 - Costs associated with physical activities, stress management, health risk assessments, and nutritional counseling

Using Your Account

What types of expenses are eligible through my WELLNESS SPENDING ACCOUNT (WSA)?

- A listing of eligible expenses is outlined on the claim form.
- The claim form is available through Human Resources and is posted on the Human Resources - Benefits website.

Can I claim for my dependents through my WELLNESS SPENDING ACCOUNT (WSA)?

- The account is taxable on expenses incurred by the employee and therefore receipts must be in the name of the employee. Family Fitness memberships held in the employee's name are the only exception to this provision.

Are there certain types of expenses that would not be covered under my WELLNESS SPENDING ACCOUNT (WSA)?

- Yes. Any items not listed on the claim form are not eligible to be reimbursed. If you have questions on the type of expense, please call the Pension and Benefits Department.
- Specific items have a maximum per year which is outlined on the claim form.

Claims

How do I claim for my expenses?

- Complete a Wellness Spending Account form, attaching all original receipts and mail both to Alberta Blue Cross at the address indicated on the form.
- You are required to submit your receipts for any expenses within fifty-nine (59) days of the end of the benefit year (December 31st), which means that your eligible claims must be **received** by Alberta Blue Cross Edmonton office by February 28th each year.
- We strongly recommend sending in receipts immediately after you incur the expense.
- Unused dollars are forfeited. Therefore, expenses should be submitted immediately to avoid forfeiture.



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Can I submit claims dated prior to opening my WELLNESS SPENDING ACCOUNT (WSA)?

- No, only claims incurred after the WSA effective date may be submitted for reimbursement.

Can the service provider be paid directly from my WELLNESS SPENDING ACCOUNT, so that I do not have to pay money out of my pocket?

- No. You must be the recipient of reimbursement from your WSA, not providers of services.

What if I do not have original receipts for payment; are photocopies of receipts acceptable?

- Photocopies of receipts are not acceptable; only original receipts will be considered eligible for reimbursement. Receipts must also indicate the employee's name.

When do I get paid for claims that I have submitted?

- If the total amount of eligible expenses reaches \$100.00 prior to the end of the quarter, then the reimbursement is processed in the payment run the following month after the receipt is received.
- WSA payments under \$100.00 are produced the month after the quarter ends (April, July, October, January).
- You must have monies available in your account.
- The expenses submitted must be eligible for payment through WSA (see the listing for eligible expenses).
- The total expense must be higher than the \$5.00 minimum (to keep administration costs down. Alberta Blue Cross will not process amounts less than \$5.00, except at the end of the benefit year).

How will I know the balance of my WELLNESS SPENDING ACCOUNT?

- Every quarter you will receive a WSA statement highlighting any transactions and the balance in your account.
- You will receive a statement if you exceed the \$100.00 threshold.
- You may also check your account online with Alberta Blue Cross www.ab.bluecross.ca Online Services (once you have registered, received your password and your accounts have been set up), or you may call Alberta Blue Cross Customer Services at any time to check the balance of your account. Call 328-6081 from Lethbridge and area, or 1-800-661-6995 toll-free from anywhere in Alberta. We recommend the Lethbridge office.

Allocation contributions

Are the monies I use taxable?

- Yes. Alberta Blue Cross does not deduct any tax from your payments. They will send you a T4A slip after the end of the benefit (calendar) year for any monies you have used over the course of the year.



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- The T4A slips must be issued by the end of February, so that is why it is important to send your claims as soon as possible. Any payments processed in the new year will be on the following year's T4A.

How will I know when to enroll?

- The Spending Account Package is made up of two accounts, a non-taxable Health Spending Account and a taxable Wellness Spending Account.
- Annually you will receive monies to allocate into these two accounts in a way that meets your specific needs.
- You will be required to complete the online allocation form by the deadline each year.
- Information regarding deadlines will be sent out each year in November.

When is the money put into my WELLNESS SPENDING ACCOUNT (WSA)? Will it change during the year?

- Contributions will be made to your account on an annual basis at the beginning of the benefit year.
- Your account is the benefit year which is based on a calendar year (January to December).
- Any changes would take place in consultation with your benefits committee and you.

How long do I have to use my monies?

- You must use your monies in the benefit year (January to December) for which it is allocated. There is no carry forward of expenses.
- Unused monies are then forfeited.

What happens to any monies that are forfeited at the end of the benefit year?

- When unused monies are forfeited they revert to the University.

I allocated funds to my WELLNESS SPENDING ACCOUNT (WSA) to pay for certain expenses. However, circumstances have changed and I will no longer incur these expenses.

Can I withdraw the money or transfer the monies to my Health Spending Account (HSA)?

- No. Your allocation choices are irrevocable for the year they are declared. Since you can carry forward expenses in your HSA for one year, you will have an opportunity to cover the health expense from the next year's allocation.

Eligibility

Who can I cover through my WELLNESS SPENDING ACCOUNT (WSA)?

- You may cover expenses for yourself only. The account is designed to provide benefits to the University of Lethbridge employees.



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- The only exception to this provision is that Family fitness memberships are an eligible expense when held in the employee's name.
- As it is a taxable account, the expenditures must be in the employee's name.

What happens to my WELLNESS SPENDING ACCOUNT (WSA) if I terminate my employment, or transfer to a classification within the University that does not have the WELLNESS SPENDING ACCOUNT (WSA) as a benefit?

- If you terminate your employment or transfer to an employee group within the University of Lethbridge that does not have WSA, you lose your monies upon termination or transfer.
- You have 30 days from your termination date to submit your claims for payment.
- Claims must have a date of service prior to your transfer or termination date.
- Due to low turnover rates in these classifications, prorating the annual amount upon termination/transfer will not happen in the program at this time. This will be open for review in the future should it be deemed to be of concern.

Please contact Human Resources Benefits:

Adriana Ota	adriana.ota@uleth.ca	332-4428
Laurie Maye	laurie.maye@uleth.ca	329-2753

if you have any additional questions or would like more information.

You will also be able to check online when your account(s) are fully set up with Alberta Blue Cross www.ab.bluecross.ca Online Services (once you have registered, received your password and the accounts have been set up), or you may call Alberta Blue Cross Customer Services at 328-6081 from Lethbridge and area, or 1-800-661-6995 toll-free from anywhere in Alberta. We recommend the Lethbridge number.

The information provided here serves as a guide only and should not be interpreted or followed as a contract or agreement. Exact terms and conditions of the group benefits program are described in more detailed contracts and other documents. Where questions of interpretation arise, these contracts and other documents will be referred to.