

Health Spending Account and Personal Health and Wellness Spending Account

Banff Centre offers a combined amount of \$200 between the Health Spending Account (HSA) and the Personal Health and Wellness Spending Account (Wellness Account) to full and part-time salaried staff on terms of 5 months or greater.

Definitions

The **Health Spending Account (HSA)** is used to pay for eligible medical and dental expenses beyond those covered by the Extended Health Care and Dental Care plans. The account can be used to cover medical expenses incurred by you and any dependents who qualify for the medical tax credit as per the Canada Revenue Agency guidelines. HSA reimbursements are not subject to income tax.

The **Personal Health and Wellness Spending Account (Wellness Account)** is used to pay for health and wellness expenses not eligible under the Health Spending Account (HSA). Expenses for your dependents are not eligible under the Wellness Account, only expenses for employees are eligible. Reimbursements for the Wellness Account are subject to income tax.

Eligibility

All Management/PSP staff and Salaried Support Staff (full and part-time) with a contract of 5 months or greater are eligible to receive on their date of hire \$200 in total to allocate between their HSA and their Wellness Account.

Health Spending Account

All medical expenses deemed eligible by the Canada Revenue Agency (CRA) incurred by the employee and dependents can be considered under this account.

Eligible dependents would include your spouse or common-law partner, or a child under 18 of the employee or spouse, who is dependent on the employee or spouse for support as per the Income Tax Act. Detailed information can be found on the CRA website at www.cra-arc.gc.ca/medical

HSA Eligible Expenses

All expenses recognized by the CRA are eligible for reimbursement under our plan and receipts must be originals. You can obtain a listing of eligible expenses on the CRA website at www.cra-arc.gc.ca/medical. Expenses you may plan to put through your HSA should be verified for eligibility prior to submitting the claim. Eligible expenses include:

- Any coinsurance payments and amounts in excess of coverage limits under the Extended Health Care and Dental Plans
- Allocation of premium fees above health benefit caps under Article 24 of the collective agreement
- Charges for dental procedures in excess of your regular Dental Plan's payment limits
- Vision care expenses such as eye examinations, glasses, contact lenses and laser eye surgery in excess of the benefit provided under the Extended Health Care plan
- Paramedical practitioners including chiropractors, acupuncturists, optometrists, physiotherapists and psychologists in excess of the benefit provided under the Extended Health Care plan coverage
- Infusion pumps and insulin for diabetics when accompanied with a prescription

Wellness Account

This account offers employees the flexibility to support a range of wellness and learning expenses as well as health expenses that are not eligible under the HSA. This benefit applies to eligible expenses incurred by employees only and expenses for dependents are not eligible. Note that all receipts must be originals and in the name of the employee.

Wellness Account Eligible Expenses

- Massage Therapist or Homeopathic services
- Prescribed lifestyle benefit expenses such as nutritional supplements
- Monthly or annual fitness center fees, sports league/fitness facility fees or ski passes
- Instructed classes at a fitness facility (such as aerobics classes, yoga, Tai Chi, etc.), drop-in fees or passes
- Certified instruction for a physical activity in excess of facility fees (such as personal trainer, etc.)
- Home exercise fitness equipment (such as treadmills, stationary bikes, weights, etc.)
- Wellness-related programs such as weight and nutrition programs (such as plan purchase, membership fees, etc.), and smoking cessation programs (such as fees for seminars, support programs, etc.)
- Sports equipment that is required for a physical activity (skis, helmets, hockey equipment and footwear used for the purpose of fitness activities (example: golf shoes or running shoes etc.)
- Alternative healing therapies not covered by your Health Care Plan (such as stress management programs, hydrotherapy, etc.)

Wellness Account Ineligible Expenses

Examples include but are not limited to:

- Electronic devices (example: Fitbits, Apple watches, Garmin computers)
- Fishing equipment
- All clothing

How to Make a Claim

Your HSA and Wellness Account are administered through the **Pay and Benefits Office located on the main floor of the Donald Cameron Centre (DCC). Office hours are 8:30am – 12:00pm and 1:00pm to 4:30pm Monday – Friday.** Members can submit HSA and Wellness Account claims on the provided form and reimbursements will be made based on the next regular pay schedule via employee pay cheques. Taxable expenses that have been paid under the Wellness Account will be reflected on T4 tax forms in the year of the reimbursement. Each fiscal year, the employee must determine if they will be utilizing the HSA or the Wellness Account on their first claim form. All other claims for that fiscal year will have to fall within this initial choice.

Claim Deadlines

Claims are applied to the fiscal year (April 1-March 31) in which the expense occurred. You are required to submit your original receipts for any expenses within 30 days of the end of the fiscal year (April 1- March 31) or they will not be accepted. We strongly recommend sending in receipts immediately after you incur the expense.

Credit Carry Forward and Account Balances

Unused credits or expenses cannot be carried forward. You may only claim expenses incurred during the current fiscal year and any unused credits will be forfeited by the employee.

Frequently Asked Questions

The following information is intended to answer some common questions you may have about your non-taxable HSA or taxable Wellness Account. Please contact the Pay and Benefits Office if you have any additional questions or would like more information 403-762-6420 or 403-762-6159.

When can I start submitting HSA or Wellness Account claims?

For existing staff, the HSA and Wellness Account becomes effective on April 1, 2019. Newly hired salaried staff are eligible on their date of hire for that fiscal year. You cannot submit a claim that includes expenses that were incurred before the effective date.

What happens to my HSA or Wellness Account if I leave my employment?

When you end your employment your participation in the HSA or Wellness Account plan ends as of your last day of work. Expenses must be submitted for reimbursement a minimum of 5 working days prior to your last day of work to be eligible for payment.

If my term of employment ends prior to the end of the fiscal year am I eligible for the full allocation?

You are still eligible to receive the full allocation but your expenses must have been incurred during the term of your employment with the Banff Centre. Expenses must be submitted for reimbursement a minimum of 5 working days prior to your last day of work to be eligible for payment.

If I'm a part time salaried employee am I eligible for the full HSA or Wellness Spending Account amount?

Yes, part time salaried staff will receive the full \$200 benefit.

What happens if I go on an unpaid leave of absence?

You will be eligible to submit claims incurred while an actively working employee. Once on an unpaid leave, access to the HSA and Wellness Account is suspended until you return to work.

What happens if I move onto Long Term Disability?

Within the first two years of receiving long term disability benefits, access to the HSA and Wellness Account will continue uninterrupted. Any taxable reimbursements will be reflected on a tax form each calendar year.

What type of medical expenses can be claimed through my HSA?

Any expense deemed an eligible medical expense by the CRA is allowed. A list of eligible items can be found at www.cra-arc.gc.ca/medical

Note that this list can change over time and should be referenced prior to submitting an expense claim

How and when will I get paid for expenses I have submitted?

Claims will be processed by the Pay & Benefits Office and reimbursed via regular pay cheques as per the outlined pay cycle.

Can the health service provider be paid directly from my HSA so that I do not have to pay money out of pocket?

This service is not available. All expenses will have to be paid in full by the employee and submitted for reimbursement to the Pay & Benefits Office.

How can I claim expenses for glasses and contact lenses?

The original receipt for the purchase should be submitted along with a copy of your prescription. All receipts must be in Canadian dollars.

What documentation do I need to claim premium fees above health benefit caps under Article 24 of the collective agreement?

You should print out copies of the relevant pay stubs from the NAV portal and submit them along with the claim form. Medical and Dental premiums only may be claimed. If you do not have active access to the NAV portal, please contact the ITS helpdesk x 6268.

What if I have submitted my original receipts and only have photocopies for claiming under the HSA or Wellness Account?

Photocopies of receipts are not acceptable; only original receipts will be considered eligible for reimbursement. Only if the original receipt was sent in for payment through your standard benefit plan with Alberta Blue Cross, you may include a copy of the receipt along with the printed Explanation of Benefits sheet with your claim. If you have coverage through another benefit carrier then the original receipts have likely been sent in and kept by that carrier.

How can I check the balance of my HSA and Wellness Account?

Account balances can be obtained through the Pay and Benefits Office via email request.

If you have questions at any time, please feel free to contact the Pay and Benefits Office:

Alex Howell

Pay and Benefits Administrator

(403) 762-6420

alexandra_howell@banffcentre.ca

Meaghan Connell

Pay and Benefits Administrator

(403) 762-6159

meaghan_connell@banffcentre.ca