

Wellness Spending Account Eligible Expenses reference guide

The Wellness Spending Account (WSA), is a taxable account to help support expenses for you and your eligible dependents as outlined in the categories below.

The eligible expenses and exclusion in each of the categories are not comprehensive and are limited to the extent that are deemed reasonable by Alberta Blue Cross. Products and services that are deemed a non-taxable medical expense by the Canada Revenue Agency are ineligible.

FAMILY CARE—Attendant care and facility costs

Eligible products and services include, but are not limited to the following:

- Child care
- Day camps and day programs
- Daycare
- Tutoring
- Caregiver support programs
- Elder care and counseling
- Guide dogs
- Supportive aids
- Long-term care facilities
- Nursing care and nursing homes
- Respite care
- Travel expenses (if required for family care)

Excluded products and services include, but are not limited to the following:

- Lessons or activities not related to childcare (such as swimming lessons)
- Non-taxable products and services provided to eligible dependants (per CRA guidelines)
- School fees
- Meals on Wheels

FINANCIAL CONTRIBUTIONS—Supporting financial security

Eligible products and services include, but are not limited to the following:

- RESP, TFSA and RRSP contributions
- Pension buy-back
- Spousal RRSPs

Excluded products and services include, but are not limited to the following:

- Service fees and bank charges
- Union dues

FITNESS AND SPORTS ACTIVITIES—Participation in physical activity that promotes good health

Eligible products and services include, but are not limited to the following:

- Fitness club memberships
- Physical activity fees (such as gym drop-in fees and lift tickets)
- Facility fees for eligible activities
- Registration fees for athletics, physical fitness, health and wellness events and sports leagues
- Sport league or team membership

Excluded products and services include, but are not limited to the following:

- Equipment purchase or rental
- Entertainment or spectator activities
- Travel related costs
- Sports apparel
- Facility fees for ineligible activities

PROFESSIONAL DEVELOPMENT—Supporting continuous learning and career development

Eligible products and services include, but are not limited to the following:

- Courses, tuition costs, or course registration, conferences and seminars
- Professional membership fees, and professional journals
- Software, books and publications for professional development courses

Excluded products and services include, but are not limited to the following:

- Related travel (see 'professional development travel' category)
- Personal interest courses
- Reimbursement for time off

PROFESSIONAL DEVELOPMENT TRAVEL—Travel associated with professional development activities

Eligible products and services include, but are not limited to the following:

- Transportation to course or seminar
- Parking
- Hotel accommodation
- Meals

Excluded products and services include, but are not limited to the following:

- Time off
- Unrelated travel expenses

HOW TO CLAIM

Use the Alberta Blue Cross My Benefits app or visit ab.bluecross.ca to make a claim or check your account balance.

Note:

Under the Canada Revenue Agency rules, benefits under the Wellness Spending Account categories noted above are taxable. As such active employees will be deducted tax on a monthly basis through your payroll.

QUESTIONS?

Contact Alberta Blue Cross at 1-800-661-6995 or visit us at ab.bluecross.ca.

