

2021 Wellness Account (WA)



What is a wellness account?

A wellness account (WA) is an extension of the group insurance plan which covers a large range of eligible expenses to support psychological and physical well being. It provides the flexibility to claim different expenses for wellness-related activities and services for employees and their family members covered under the group insurance.

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To whom is the WA offered?

The WA is provided to all permanent employees and their family members on the date they become insured under the Group Insurance Plan.

Account credits

A one-time, special amount of \$400 per eligible employee is granted under the WA and should be used between January 1, 2021, and December 31, 2021.

What wellness expenses are eligible for reimbursement under the WA?

The wellness expenses that are eligible for reimbursement under the WA are:

Fitness services

- Fitness club or gym memberships (e.g. YMCA, Curves, Nautilus, Econofitness)
- Registration fees for fitness-related programs, lessons or courses (e.g. aerobics, yoga, somatic education, dance and martial arts)
- Sports team memberships and registration fees (e.g. soccer, hockey, tennis, volleyball, handball, basketball)
- Annual memberships or daily passes to athletic facilities (e.g. access to golf courses, racquet clubs, BIXI bike and ski hills)
- Personal trainers, fitness consultants
- Registration fees for fitness-related events (such as walks, runs and races)
- Recreational activity fees (such as trail access fees, rental fees of non-motorized watercraft such as a kayak or canoe, stand-up paddle and camping access fees)
- Fees for athletic facilities and equipment rental costs (badminton field, volleyball, tennis)
- Fitness-related apps, software and programs (Beachbody, Fitbit coach)

Wellness Account



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
- Athletic, sports shoes (such as running shoes, golf shoes, hiking shoes, hiking boots and swim fins)
- Fitness clothing related to a specific physical activity (such as running jackets, wetsuits, cycling shorts)
- Athletic safety equipment (such as helmets, eye protection and mouth guards)
- Fitness tracking tools (including watches) and heart-rate monitors
- DVDs and work-out videos

Wellbeing services

- Membership fees for mindfulness platforms (Calm, Mindfulness, Relax meditation, Zen Yoga, Headspace)
- Subscription or registration fees for the practice of meditation
- Fees for spiritual or wellness retreats (excludes the cost of travel and accommodations)
- Spas entrance fees (baths, saunas, spa experience, excluding extra care services)
- Nutritionist and/or dietitian consulting fees

Could you give me examples of ineligible expenses?

- Incidental expenses related to the use of an exercise room and a gym (e.g. locker rental, towels or meals)
- Video games and consoles (e.g. Wii Fit)
- Meals (related to weigh loss programs or at any club, gym facility)
- Nutritional supplements

To be eligible expenses, the activities and services must be in line with the program objective which is to encourage and support psychological and physical wellbeing.

Wellness Account



How much credit in the Wellness Account am I entitled to in the year I join the plan?

The funds deposited into the Wellness Account are pro-rated for full months of plan coverage in the year you join the plan.

Please note that although the amount is allocated on the date of your hiring or eligibility for the plan, it can only be used for expenses incurred from the first day of the month following your hiring or eligibility for the plan.

What happens to unused credits?

Credits must be used from January 1 to December 31, 2021. Unused credits cannot be carried over into the next year and will be lost.

Whose claims are eligible for reimbursement under the WA?

A plan member can submit expenses incurred by him and family members covered under the group insurance.

How to file a claim?

- For reimbursement of a claim under the WA, plan members can submit a claim online in My Client Space or iA Mobile by attaching a proof of payment.
- The claim for reimbursement must be submitted by March 31 of the year following the calendar year in which the expenses were incurred. However the claim will only be paid if there were still credits available at the end of the calendar year in question.
- You must be employed by iA Financial Group on the date on which the expense was incurred.
- Family members must be covered under the group insurance on the date on which the expense has occurred

Will the amounts paid be taxable?

All amounts paid under the WA (including administration costs and related taxes) will be considered taxable.

How can a plan member determine his or her credit balance remaining under the WA?

The plan member credit balance will be shown on the *Explanation of Benefits (EOB) form* which he or she will receive with respect to a wellness expense claim.

In addition, the plan member can go to My Client Space (CyberClient) to determine his or her remaining credits under the WA.

What is the credit allowance for a plan member who becomes eligible for the WA during the year?

The credits available to a plan member are prorated based on the number of full months remaining in the calendar year from the date he or she becomes covered.

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SRM12/A-148(21-08) ACC