



	Health Care Spending Account (HCSA)	Wellness Spending Account (WSA)
What expenses can be claimed? Contact Manulife if you have questions about eligible expenses for either account: 1-800-268-6195	Health, dental or vision claims not covered under the regular health and dental benefits, provided they are an eligible medical expense under the Income Tax Act. For example: Glasses, laser eye surgery, orthodontics, acupuncturist, orthotics, etc. *Please refer to the oneCEDA site for a full list of eligible expenses under the Income Tax Act.	The following expenses are covered: • Gym memberships and fitness programs/classes (aerobics, yoga, etc.) • Home Fitness Equipment (new & used) • Personal Trainer services • Sport registration fees and lessons (self-defence courses, golf or dance lessons etc.) • Sporting equipment (fishing & hunting equipment are EXCLUDED) • Counselling fees (including grief, addiction, prenatal, nutritional, weight loss, stress management, smoking cessation) • Weight loss programs • CPR and First Aid Training • **Please note: Clothing, footwear, food, books and CDs are excluded**
Are my dependants eligible?	Yes	No, the wellness account can be used for employee expenses only.
Can I change my HCSA/WSA allocation of funds at any time during the year?	No, funds for the year must be allocated prior to January 1. No changes may be made at any time during the year. There will be NO EXCEPTIONS .	No, funds for the year must be allocated prior to January 1st. No changes may be made at any time during the year. There will be NO EXCEPTIONS .
Can I carry over any unused funds to the next calendar year?	No, any funds remaining in the HCSA at the end of the year will be forfeited.	No, any funds remaining in the WSA at the end of the year will be forfeited.
Are there any income tax implications when an expense is claimed?	No, the HCSA is a tax free fund.	Yes, any funds claimed from the WSA are considered a taxable benefit to the employee. Taxes will be calculated and deducted semi-annually on any amount reimbursed during that period.
Can I carry forward unclaimed expenses to the next plan year?	Yes, if you have used all your allowance for the year and still have eligible expenses incurred in that same year, you can carry over those claims to be applied to next year's allowance.	Yes, if you have used all your allowance for the year and still have eligible expenses incurred in that same year, you can carry over those claims to be applied to next year's allowance.
How can claims be submitted for reimbursement?	Claims can be mailed to Manulife using the Extended Health Care and HCSA claim form and original receipts or submitted online. Claims must be received by Manulife within 60 days of the end of the calendar year.	Claims can be mailed to Manulife using the Wellness Spending Account claim form and original receipts or submitted online. Claims must be received by Manulife within 30 days of the end of the calendar year.
What is the Plan Contract number?	67280	4671



DETAILS OF COVERAGE:

ANNUAL ALLOCATION

Coverage	Annual Allocation
Core Single	\$250/year
Core Family	\$600/year
Enhanced Family	\$2500/year

ENHANCED FAMILY COVERAGE

- Employees with family coverage under CEDA's benefit plan through Manulife may elect to opt out of the health & dental components **ONLY IF** they have coverage through their spouse. If families choose to opt out, their HCSA/WSA annual allocation will increase to \$2500.
- Coverage will remain for the mandatory benefits of basic life, dependent life, accidental death & dismemberment (AD&D) and long term disability (LTD). HCSA/WSA dollars may not be used for employee-paid premiums (LTD).
- If you wish to receive the Enhanced Family Allocation, please complete the HCSA opt out form along with your Manulife Enrolment form.

ENROLMENT

- Once you are enrolled in the CEDA Group Benefit Program, by completing the Manulife Enrolment form, and each January while actively employed, you will automatically be allocated HCSA/WSA dollars determined by your single or family coverage through Manulife.
- New hires will be allocated pro-rated HCSA/WSA dollars in their first year of employment based on the month they become eligible for group benefits. For example: an employee who is hired on April 17 and is eligible for family benefits on April 17 will be allocated \$450 for the period of April to December. HCSA/WSA claims for services prior to the effective date of April 17 will not be accepted.

CHANGING YOUR COVERAGE

- Your HCSA/WSA coverage may not be changed during the year – NO EXCEPTIONS WILL BE MADE.
- Changes to your coverage may only be made at the start of a new calendar year. Changes must be submitted to the Benefit Department before January 1st of each year.
- To change from the Enhanced Family coverage to Core Family coverage (can only be made at the start of a new calendar year), complete a Manulife Enrollment form and forward to the Benefit Department for processing.

UNUSED HCSA DOLLARS/UNCLAIMED EXPENSES

- Any unused allocation will be forfeited at the end of the calendar year (i.e. "use it or lose it").
- The HCSA/WSA has a "claim carry-forward" provision where claims can be carried forward one additional year. For example: if you have used all your 2023 HCSA allowance and you incur additional expenses in 2023, you can hold on to your receipts and submit them the following year when your balance is renewed (January).



LEAVE OF ABSENCE

- Maternity/Parental Leave: HCSA/WSA dollars are credited for the period of absence provided employee pays cost-sharing premiums for LTD.
- Long Term Disability (LTD): HCSA/WSA dollars are credited for the period of time on LTD, but not longer than 2 years. While on LTD, premiums for LTD are waived.
- Other unpaid leave of absence (LOA): If LOA is 3 months or less (and the return date is indicated on the status form), HCSA/WSA dollars are credited for the period of absence provided employee pays cost-sharing premiums. For LOA longer than 3 months, benefits and the HCSA/WSA are terminated and will be reinstated upon return as long as HCSA/WSA maximum was not used for the year.

TERMINATIONS

- Claims for services rendered after an employee is terminated will not be accepted. The terminated employee has **60 days** from the date of termination to submit claims.
- Unused HCSA/WSA dollars will not be paid out upon termination.