

# What is the difference between a Health Spending Account and a Wellness Spending Account?

## Health Spending Account (HSA)

A Health Spending Account is an amount of money put at your disposal by your employer **to reimburse medical and dental expenses not covered under your group insurance plan** or the provincial health insurance plan.

## Wellness Spending Account (WSA)

The purpose of the Wellness Spending Account is to extend the range of coverage already included in your group insurance flex plan as well as to promote health and wellness. With the WSA you have the **flexibility to claim different expenses for wellness-related activities and services tailored to you.**



### Examples of eligible expenses



- Drugs prescribed by a physician or dentist and purchased in a pharmacy
- Vision care
- Health care professionals fees
- Medical appliances, supplies and equipment
- Ambulance transportation expenses

> [See more](#)

\* For co-workers residing in Quebec, amounts reimbursed under the HSA are taxable.

- Child care expenses
- Fitness and sports equipment
- Gym, fitness centre, annual memberships
- Smoking cessation program
- Public transportation fees and tolls
- Car rental
- Hotel accommodations, all-inclusive resort stays
- Pet care expenses

> [See more](#)

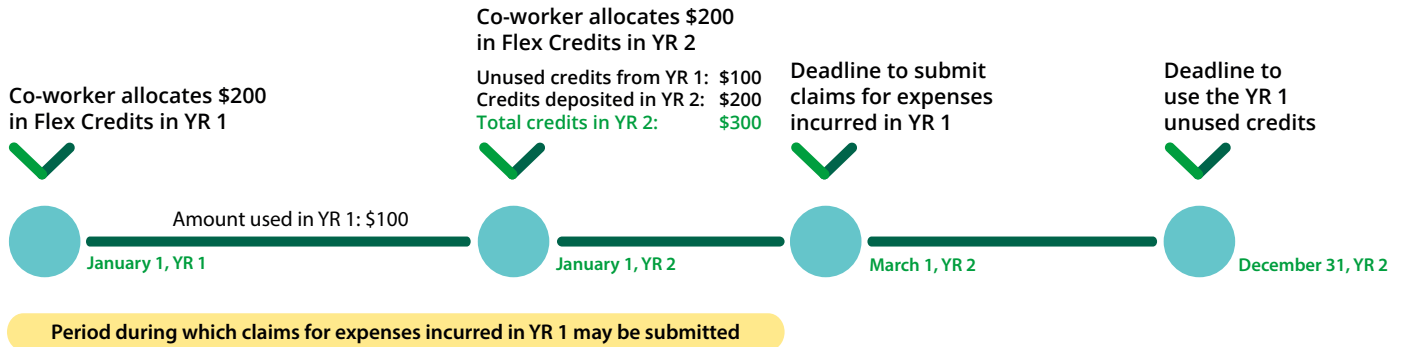
\* Amounts reimbursed under the WSA are taxable.



## What is the deadline to submit a benefit claim under the HSA?



On January 1 of each year, the Flex Credits you allocate to the HSA is deposited to your account. If at the end of the first year, you haven't spent all your HSA credits, the balance will be carried over to the following year and added to your new Flex Credit amount. However, at the end of the second year, any unused deferred credits will be forfeited. Expenses eligible under the HSA must be claimed no later than 60 days after the end of the reference year during which they are incurred. It's important to be mindful of these dates.



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