

Wellness Account

TAKE CARE OF YOURSELF AND YOUR FAMILY.

Your employer has included a wellness account in your group insurance coverage to make it easier for you and your family to stay healthy. After all, a healthy workplace is better for you, your employer and your family.

Here's how your Wellness Account works. Each reference year, your employer allocates a certain number of credits that you and your dependents can use to pay for wellness-related activities and services. It promotes a well-rounded approach to health by giving you a wider range of wellness options to choose from.

Eligible expenses are grouped into 15 categories:

- Fitness and sports services
- Fitness and sports equipment
- Health-related expenses and programs
- Personal and professional development
- Home office and technology
- Work-life balance
- Professional services
- Insurance premiums (excluding insurance premiums eligible for a tax credit under the ITA)
- Transportation expenses
- Leisure and lifestyle
- Eco-responsible solutions
- Indigenous health services
- Alternative medicines
- Parenting, fertility, adoption and surrogacy
- Safety initiatives

Whether you're a marathon runner, a gym member, a cycling enthusiast or a yoga afficiando, the Wellness Account works in your favour. You can keep up your physical activities and your expenses will be covered, as long as they're considered **eligible by your employer and are covered by your group insurance plan**.



89% of people who work for organizations that promote wellness are satisfied with their jobs, compared to 59% of people who work for organizations that don't promote wellness.¹

¹ Healthcare survey 2023

What can your Wellness Account do for you?

The Wellness Account broadens the range of benefits already included in your group insurance plan. It gives you greater flexibility in terms of eligible expenses so you can make choices based on your needs and those of your family. And it encourages you to take a more active role in managing your health-related expenses.

The chart below shows the main differences between a Wellness Account and a Health Spending Account:

	Wellness Account	Health Spending Account
Description	Covers a wide range of expenses that promote employee health and wellness but aren't covered under the plan.	Is an extension of the extended healthcare and dental benefits.
Reimbursable expenses	Only expenses and services that are not eligible under the <i>Income Tax Act</i> qualify under a Wellness Account. Your employer chooses which expenses are eligible. Expenses are fully reimbursed without a deductible, up to the maximum allocated to the Wellness Account.	Only medical expenses that are eligible under the <i>Income Tax Act</i> are eligible under a Health Spending Account. Expenses are fully reimbursed without a deductible, up to the maximum allocated to the Health Spending Account.
Taxation	Benefits paid to plan members and their dependents are taxable at both the federal and provincial levels.	Benefits paid to plan members and their dependents are not taxable , as long as the Health Spending Account only covers medical expenses deemed eligible by the Canada Revenue Agency. Quebec residents: Benefits paid are taxable at the provincial level.

Checking your Wellness Account balance

Your Wellness Account balance will be debited each time a claim is paid. You can check your account balance three different ways:

- **Log on to the secure site** at desjardinslifeinsurance.com/planmember, and click on **Group insurance** under **Individuals**. Once on the secure site, go to **Your account** and click on **Wellness Account**.
- Access your file online using the **Omni mobile app**. Go to the menu bar and select **Wellness Account**.
- Refer to the explanation of benefits that's produced and posted on the secure site each time a claim is processed. If you don't have access to the secure site, or if you haven't signed up for direct deposit, you can refer to the explanation of benefits that is sent to you by mail.

What happens to unused credits at the end of the year?

The period during which credits are available varies depending on how your Wellness Account is structured. Your employer decides how unused credits are managed. Refer to your employee booklet for more details on how your credits are managed and when they can be used.

Credits can be managed in a number of ways:

- 1. Credit carry-forward**
Any credits that haven't been used during the year for which they were intended are carried forward to the following year (any credits **carried forward** that have not been used by the end of that second year will be lost).
- 2. Expense carry-forward**
Any expenses that aren't reimbursed in full during the year in which they are incurred can be carried forward and paid with credits available the following year. Any unused credits will be lost.
- 3. No carry-forward**
Any credits not used by the end of the year will be lost.



Example of how the credit carry-forward method is calculated

Credit carry-forward						
Reference year	Credits carried forward	Wellness account credit allocation	Balance at the beginning of the year	Wellness account claims	Balance at the end of the year	Amount lost
1	\$-	\$500	\$500	\$300	\$200	\$-
2	\$200	\$500	\$700	\$400	\$300	\$-
3	\$300	\$500	\$800	\$100	\$700	\$200*
4	\$500	\$500	\$1,000	\$1,200	\$-	

* With the credit carry-forward method, credits carried forward from one year to another are always used first. Of the \$300 carried forward from year 2 to year 3, only \$100 was claimed under the Wellness Account. The unused credit (\$200 in this example) would be lost at the end of year 3 because you cannot carry credits forward more than once.

Example of how the expense carry-forward method is calculated

Expense carry-forward						
Reference year	Wellness account credit allocation	Balance at the beginning of the year	Expenses carried forward from the previous year	Wellness account claims	Balance at the end of the year	Amount lost
1	\$500	\$500	\$-	\$800	\$-	\$-*
2	\$500	\$500	\$300	\$150	\$50	\$50**
3	\$500	\$500	\$-	\$600	\$-	\$-

* The \$800 claimed in year 1 was not reimbursed in full. The remaining \$300 in expenses can be carried forward to the following year.
** The balance of credits remaining at the end of a year cannot be carried forward to the following year; it will automatically be lost at the beginning of the next year.



How to submit a Wellness Account claim

You can submit Wellness Account claims **by mail** or **online using the secure site**.

The Wellness Account is there to help you and your family stay healthy. As they say, an ounce of prevention is worth a pound of cure!

If you have any **questions**, please call our **Client Relation Centre**.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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