

WA DESCRIPTION

1. SUMMARY

When DFS receives satisfactory Proof of Claim that a Covered Person incurred Eligible Expenses while covered under this Benefit, DFS will reimburse those expenses according to this Agreement provisions.

Classes	Allocated Credit Amount
001	For a Participant hired between January 1 st and June 30 th : the amount is \$500 per Plan Year. For a Participant hired between July 1 st and December 31 st : the amount is \$250 per Plan Year.
Classes	Plan Year
001	From January 1 st to December 31 st of each year

2. ELIGIBLE EXPENSES

Eligible Expenses are those listed below that do not qualify for the Medical Expense Tax Credit under the Canadian Income Tax Act.

FITNESS AND SPORTS ACTIVITIES
Membership, registration and licence certification fees for:
Gym (fitness centre)
Courses for aerobics, yoga, dancing, golfing, swimming, self-defence, martial arts and other similar sports activities
Marathons, triathlons and other similar sports activities
Access fees to golf courses, skating rinks, hiking or equestrian trails, cross-country ski trails, snowshoes trails, hiking trails, provincial parks and other similar locations
FITNESS AND SPORTS EQUIPMENT
Expenses related to the purchase, rental or maintenance of:
Sports or specialized athletic footwear and boots
Sports or specialized clothing
Treadmills, elliptical exercisers, rowing machines, multi-station home gym, stationary bicycles, weight benches and other similar devices
Sports balls
Sports rackets, ice skates, roller blades, golf clubs, hockey sticks and baseball gloves

• Equipment for nautical and water activities
• Bicycles, scooters and skateboards
• Downhill skis, cross-country skis and snowboards
• Scuba diving gear
• Fishing and hunting gear
• Camping equipment
• Goggles, masks, helmets, shin pads, knee pads and other protective sports gear
• Stopwatches and whistles
• Free weights
• Jogging strollers, bicycles trailers and bicycle seats for children
• Yoga mats, exercise mattresses and floor mats
• Mountain climbing equipment
• Tennis, badminton or hockey net, basketball basket and other similar equipment
• Equipment maintenance and rental fees
• Fitness consoles and accessories
• Trampoline
HEALTH-RELATED EXPENSES AND PROGRAMS
• Air purifiers
HOME OFFICE AND TECHNOLOGY
• Apps, software and programs
• Electronic activity monitors such as pedometer and Fitbit
WORK-LIFE BALANCE
• Pet-care services such as obedience training, dog walking, grooming, kennel, pet food and drugs and veterinarian fees
PROFESSIONAL SERVICES
• Financial planners, accountants or chartered accountants, investment advisors, accounting services, including financial training, planning and other similar services

TRANSPORTATION EXPENSES
Public transportation expenses
LEISURE AND LIFESTYLE
- Personal interest courses such as photography, painting, pottery, sculpting, knitting, sewing, art classes and cooking classes, excluding equipment and supplies - Music lessons
PARENTING, FERTILITY, ADOPTION AND SURROGACY
Parenting education programs

The WA can be used to claim expenses incurred by the Participant and his Dependents.

The incurred date for any Eligible Expense is the date the service is provided or the item is supplied.

3. INELIGIBLE EXPENSES

No reimbursement is made for:

- 1) any health-related and Dental Care expenses covered under the Policy,
- 2) expenses eligible to a Medical Expense Tax Credit in accordance with the guidelines established by the Income Tax Act and the Canada Revenue Agency (CRA),
- 3) any expenses not included in the list of Eligible Expenses.

4. CREDIT UTILIZATION - CREDIT CARRYOVER

The Participant's allocated credits are used to reimburse Eligible Expenses incurred during the Plan Year. Any unused credits at the end of the Plan Year are carried over to the following Plan Year. If they are not used during that following Plan Year, they will be forfeited.

Claims exceeding the allocated credit amount are not carried over to the next Plan Year.

5. CREDITS AVAILABLE AT REINSTATEMENT OF COVERAGE

If a Participant is hired again during the same Plan Year as the one of employment termination, unused credits are reactivated.

6. CREDIT MANAGEMENT DURING AN ABSENCE FROM WORK

If a Participant is absent from work:

- 1) credits are maintained while his coverage is continued,
- 2) credits are suspended for the period while his coverage is not continued. Credits remaining unused before the absence from work are reactivated if the Participant returns to work during the same Plan Year. If the Participant returns to work on a subsequent Plan Year, credits are managed according to the applicable CREDIT UTILIZATION provision.