

Health Spending Accounts

Whole health and wellness made easy.

A Saskatchewan Blue Cross Health Spending Account (HSA) is part of an innovative and managed approach to group benefits, balancing added flexibility for employees with cost containment for employers. Health Spending Accounts are administered by Saskatchewan Blue Cross and are funded with pre-tax dollars through employer contributions. An HSA may be purchased with a Group Benefits Plan or as a standalone product.

HOW DOES IT WORK?



Health Spending Accounts reimburse health and dental expenses not covered by a Group Benefits Plan or government programs, and help with co-insurance payments, deductibles and amounts in excess of health and dental plan limits.

By utilizing their HSA, your employees will have expanded freedom to address their health needs, and you'll be able to maintain cost control and reduce your financial liability.

BENEFITS OF AN HSA:



- **Added flexibility:** Reimburse employees for a wide range of health-related expenses, including health practitioners, drugs, vision and dental.
- **Active role in health:** Allows employees to take a more active role in their health and wellness, using their credits wisely and becoming more accountable for their benefit plan.
- **Tax advantages:** Provides an avenue for employers to deliver tax-effective compensation to employees, using pre-tax dollars. Claims paid from an HSA are non-taxable to the employee.
- **Enhanced claiming processes:** It's easier than ever for employees to submit claims through the Saskatchewan Blue Cross Member App and Portal, with remaining balances from health and dental plan claims automatically flowing to the HSA.



Personal Wellness Accounts

Health and wellness empowerment.

Personal Wellness Accounts (PWA) help you address your team's health and wellness needs at a holistic level, providing support for physical, mental and emotional health, career health and quality of life. This gives employees more choice and control over their wellness, while delivering cost certainty by limiting employer expenditures in support of wellness to a defined maximum annual cost.



HOW DOES IT WORK?

Simply choose any combination of the categories below, and determine the amount to be allocated to your employee's accounts. Employees can use their PWA credits toward expenses related to maintaining and enhancing personal wellness.

Claims paid from these accounts are considered taxable income to the employee, and claiming is straightforward through the robust Saskatchewan Blue Cross Member App or Portal.

OPTIONS FOR YOUR PWA:

- **Alternative Health & Wellness Services:** Maternity services, weight and stress management, homeopaths, reflexologists and other health practitioners
- **Continuous Learning:** Fees for continuing education, professional memberships, seminars and conferences, hobbies/general interests and driver education
- **Cosmetic Procedures:** Botox, hair implants, laser hair removal, teeth whitening and other cosmetic procedures
- **Dependent Care:** Child care, family and elder care, day/summer camps and nannies
- **Employment Transportation Expenses:** Public transit passes, parking passes and other transportation costs
- **Ergonomic Work Equipment:** Ergonomic work chairs, desks and computer accessories
- **Family Leisure Fees:** National or provincial park passes, zoo and museum admissions, amusement park passes and other family leisure fees
- **Green Living:** Home energy assessment, energy-efficient home items and other green living expenses
- **Health & Wellness Products:** Vitamins and supplements, herbs, holistic/homeopathic remedies, nutritional meal replacement, smoking cessation and other wellness products
- **Health Monitoring/Tracking Devices:** Reimbursement for health monitoring devices
- **Insurance Premiums:** Life and AD&D, critical illness, short/long-term disability and other H&D insured premiums
- **Life Balance – Home Help Services:** Snow removal and yard maintenance, housekeeping services
- **Mental Health & Wellness:** Mental health and wellness courses, apps and other mental health services
- **Non-Equipment Fitness Footwear:** Athletic or sport footwear
- **Other Medical Expenses:** Expenses for provider services, prescription drugs and dental/vision services that have been partially covered or otherwise not covered by an existing benefits plan
- **Personal Care Services:** Spa services, sauna facility fees
- **Pet Care:** Pet insurance, vet bills, obedience and/or training classes, pet daycare/boarding and other pet care expenses
- **Professional Services:** Will/estate planning legal fees, new homeowner legal fees, financial and investment planning and other professional services
- **Recreational & Fitness Equipment:** Home fitness equipment, recreational equipment and ice, snow, court, field and/or water sporting equipment
- **Recreational & Fitness Fees:** Gym/fitness centres, exercise programs, sport/recreational class registration, personal trainer, event registration, hunting and fishing licenses and other recreational and/or fitness fees
- **Safety Initiatives:** Home detectors like smoke/carbon monoxide, personal protective equipment, home security systems and other safety items or equipment