

# 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