



Wellness Spending Account

There are a number of Wellness Spending Account (WSA) categories that are eligible for coverage.

The eligible expenses and exclusions of products and services listed in each category below are not comprehensive and are limited to the extent that they are deemed reasonable by Alberta Blue Cross. Products and services within a category cannot be customized by the employer, as this is determined by Alberta Blue Cross. If a category is selected, all eligible products and services within that category will be included for reimbursement. Products and services that are deemed a non-taxable medical expense by the Canada Revenue Agency are ineligible.

WORK FROM HOME

Costs associated with working from home.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Desk,• Desk chair,• Ergonomic equipment (including standing desk, lumbar/wrist/foot supports, laptop stand).	<ul style="list-style-type: none">• File storage,• Office supplies,• Shredder, and• Web cam.

COMMUTING TO WORK

Transportation costs associated with commuting to work.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Transit passes, and• Monthly parking fees.	<ul style="list-style-type: none">• Vehicle related expenses

FAMILY CARE

Attendant care and facility costs.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Day camps and day programs,• Daycare,• Nannies, and• Tutoring.	<ul style="list-style-type: none">• Lessons or activities not related to childcare (such as swimming lessons), and• Non-taxable products and services provided to eligible dependants (per CRA guidelines).

FAMILY CARE *continued*

Attendant care and facility costs.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Caregiver support programs,• Elder care and counselling,• Guide dogs,• Supportive aids,• Long-term care facilities,• Nursing care and nursing homes,• Respite care, and• Travel expenses (if required for family care).	<ul style="list-style-type: none">• Non-taxable products and services provided to eligible dependents (per CRA guidelines).

FITNESS AND SPORTS ACTIVITIES

Participation in physical activity that promotes good health.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Fitness club memberships,• Physical activity fees (such as gym drop-in fees and lift tickets),• Sports league or team memberships,• Instruction for physical activities,• Facility fees for eligible activities, and• Registration fees for athletics, physical fitness, health and wellness events and sports leagues.	<ul style="list-style-type: none">• Equipment purchase or rental• Instructor insurance and association memberships, and• Travel related costs.

FITNESS APPAREL

Clothing used for fitness activities.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Dance wear,• Swimsuits, and• Yoga wear.	<ul style="list-style-type: none">• Fitness and sports equipment, and• Athletic footwear (see 'fitness and sports equipment')

FITNESS AND SPORTS EQUIPMENT

Purchase of fitness and sports equipment that promotes good health.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Purchase or rental of fitness equipment (such as treadmill or elliptical),• Purchase or rental of sports equipment (such as hockey skates, sticks and pads and a bicycle helmet),• FitBit devices, and• Athletic footwear.	<ul style="list-style-type: none">• Clothing (see 'fitness apparel') category.

HEALTH SUPPORT

Products and services that improve health and well-being.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Cosmetic procedures,• Health assessments,• Natural health products (such as vitamins and minerals),• Nutritional counselling,• Nutritional supplements and meal replacements,• Pre-natal classes,• Smoking cessation programs (including smoking cessation CDs),• Stress management programs,• Weight management program fees, and• Off the shelf and non-customized dental night guards.	<ul style="list-style-type: none">• Spa and salon services (such as manicures and pedicures),• Food,• Hot tubs and saunas,• Massage chairs,• Over-the-counter products (such as Advil and Refresh Tears),• Menstrual products,• Non-prescription birth control (condoms, spermicidal foam),• Over-the-counter non-prescription drugs (sexual health, pain, hair loss, sleep, digestion), and• Non-drug sleep aids (weighted blankets, fans, noise machines).

DENTAL SUPPORT

Products that support and improve oral health.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Denture cleaners and adhesives,• Floss,• Manual and electric toothbrushes,• Mouthwash,• Toothpaste,• Water flossers, and• Whitening or bleaching kits and strips.	<ul style="list-style-type: none">• Products or services that are deemed non-taxable expenses by the Canada Revenue Agency.

PERSONAL COMPUTING AND MOBILE DIGITAL DEVICES

Products and services for personal computing and digital mobile communication.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Computers and peripherals (hardware),• E-readers,• iPod Touch,• iPads and computer tablets,• Internet connection devices and internet services,• Printer and ink cartridges,• Software,• Cell phone and accessories,• GPS (car or hand-held),• Personal digital assistant (PDA) and software, and• Service and usage fees.	<ul style="list-style-type: none">• Games and gaming equipment,• iPods and MP3 players,• Paper and supplies,• Cameras (see 'recreational and leisure activity' category), and• Television sets and smart TVs.

FINANCIAL CONTRIBUTIONS

Supporting financial security.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Pension buy-back,• RESP, TFSA and RRSP contributions, and• Spousal RRSPs.	<ul style="list-style-type: none">• Service fees and bank charges, and• Union dues.

LEGAL AND FINANCIAL ADVICE

Costs associated with legal and financial advice.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Accounting fees,• Financial advisor fees,• Legal fees, and• Tax preparation.	<ul style="list-style-type: none">• Non-related expenses

PERSONAL INSURANCE

Costs associated with personal insurance premiums.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Critical illness insurance,• Individual life insurance, and• Disability premiums.	<ul style="list-style-type: none">• Home and auto insurance.

PROFESSIONAL DEVELOPMENT

Supporting continuous learning and career development.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Courses, conferences and seminars,• Professional membership fees, and• Software and books for professional development courses.	<ul style="list-style-type: none">• Personal interest courses,• Reimbursement for time off, and• Related travel (see 'professional development travel' category).

PROFESSIONAL DEVELOPMENT TRAVEL

Supports travel associated with professional development activities.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Transportation to course or seminar,• Parking,• Hotel accommodation, and• Meals.	<ul style="list-style-type: none">• Time off, and• Unrelated travel expenses.

RECREATIONAL AND LEISURE ACTIVITY

Products and services associated with participation in recreation and leisure activities.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Boating fees,• Camping fees and equipment,• Fishing and hunting licenses,• National park pass,• Recreational activity rental fees,• Musical instruments,• Snowmobile trail fees, and• Items associated with a hobby (such as cameras and sewing supplies).	<ul style="list-style-type: none">• Cabin rentals (see 'recreation and leisure travel' category),• Classes,• Conferences, courses and seminars (see 'professional development' category),• Entertainment activities and spectator activities and,• Firearms.

RECREATIONAL AND LEISURE TRAVEL

Products and services associated with destination travel.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• All-inclusive resort or cruise ship fees,• Cabin rentals,• Car rentals,• Entertainment shows,• Flights and hotel accommodations,• Travel insurance, and• Theme park tickets.	<ul style="list-style-type: none">• Professional development travel, and• Recreational and leisure activities.

PET CARE

Costs associated with caring for a personal pet.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Doggie daycare,• Licensing fees,• Kennel and boarding fees,• Pet funeral expenses,• Pet insurance,• Training and obedience fees, and• Veterinary expenses.	<ul style="list-style-type: none">• Cost of purchasing a pet,• Grooming costs,• Pet accessories,• Pet food, and• Pet supplies.

PERSONAL INTEREST

Supporting continuous learning through personal interest courses.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Driving instruction,• Photography courses,• Pottery classes, and• Textbooks and required supplies for personal interest courses.	<ul style="list-style-type: none">• Professional development expenses,• DVDs, and• Cameras (see 'recreational and leisure activity' category).

WORK APPAREL

Industry and employer-required clothing.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Coveralls,• Hard hats,• Safety gloves, and• Steel toe boots.	<ul style="list-style-type: none">• Non-related expenses, and• Dress clothes.

MAINTENANCE ASSISTANCE AND GREEN LIVING

Eligible items in this category relate to things that can make your life easier or support the environment.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Auto-detailing,• Composters,• Energy saving light bulbs,• Energy saving appliances,• House cleaning services,• Landfill expenses,• Lawn care maintenance fees,• Landscaping services,• Low flush toilets,• Push lawnmowers,• Rain barrels,• Snow removal services,• Solar energy and wind energy products,• Energy home audits, cost to upgrade windows, programmable thermostats and weather stripping,• Home insulation materials for heating or cooling,• Air purification systems and installation costs,• Lead pipe and asbestos removal from home,• Other energy efficient products for home heating, cooling and lighting (such as tankless water heaters and compact fluorescent light bulbs), and• Car or bike sharing memberships and usage fees.	<ul style="list-style-type: none">• Car repairs,• Cleaning supplies/products,• Dry-cleaning,• Gas/diesel fuel,• Grocery delivery services• Landscaping products (e.g., flowers, building materials, rock, etc.),• Motorized lawn mowers,• Oil changes,• Snow-blowers,• Sprinklers,• Shopping services,• Tires, and• Weed control products.

SAFETY AND SECURITY

Expenses associated with making your life safer and more secure.

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Bathroom aids without prescription,• CO2 detectors,• Eye, face, ear and body protection equipment and clothing,• First aid and vehicle emergency kits,• Fire extinguishers,• Fireproof safes for documents,• Hand rails or safety-related home items without prescription,• Home owner's insurance,• Home security systems, security cameras or lights (includes equipment, installation and monthly monitoring fees),• Walking aids without prescription (includes crampons for city walking),• Vehicle insurance,• Locksmith services,• Smoke detectors, and• Snow and all-weather tires.	<ul style="list-style-type: none">• Fire arms and ammunition,• Trail cameras, and• Tire rims.

BASIC NEEDS

Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Utility expenses	

INCLUSIVE SUPPORTS

Products and services that support your diverse health and wellness needs.

Cultural Support—Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Traditional chinese medicine practitioner,• Traditional/ceremonial clothing (regalia, headgear, ribbon, band),• Traditional medicines (herbal medicines such as sweetgrass, cedar, bear root and sage),• Cultural items (ancillary supplies such as rattles, ropes and tarps), and• Traditional healing/ceremonies(cost of attending ceremonies, travel costs,workshops).	
Family Planning—Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• IVF,• Lactation consultant,• Doula or midwife, and• Adoption or surrogacy.	
Gender Affirmation—Eligible products and services	Excluded products and services
<ul style="list-style-type: none">• Breast plate,• Packers,• Stand to pee device,• Specialized underwear (gaffs),• Testicular prosthetic/expander,• Vulva prosthetics,• Vagina prosthetics,• Feminization prosthetics,• Chest binders,• Breast padding/inserts,• Compression shorts, and• Straps/Harnesses/Pouches.	

Questions?

Contact Alberta Blue Cross by phone at **1-800-661-6995 (toll free)**.

