



Support Staff

Personal Spending Account (PSA) Plan

Effective March 2023

Article I: Definitions

In this document, the following terms shall have the meaning as set forth below.

1. "Annual Spending Account Election Process" means the once a Year opportunity for Employees to allocate their annual spending account credits based upon their personal needs to their HealthCare Spending and/ or Personal Spending Account.
2. "Employee" means a person who:
 - (a) Is employed on the support staff of the Employer in a benefit eligible appointment as outlined in the collective agreement between the Non-Academic Staff Association and the Governors of the University of Alberta;
 - (b) Any other person or group of persons who the Employer deems to include in this Plan.
3. "Employer" means the Governors of the University of Alberta.
4. "Personal Spending Account (PSA) Administrator" means the third party independent of the Employer, who shall determine the amount of benefits payable under all claims submitted to them and who provides claims payment and record keeping as arranged between the Employer and the Personal Spending Account Administrator.
5. "Plan" means the Support Staff Personal Spending Account Plan.
6. "Support Staff Benefits Committee (SSBC)" means the joint University of Alberta and Non-Academic Staff Association body responsible for the management of the Support Staff Personal Spending Account Plan.
7. "University Administrator" means the person delegated by the University who is responsible for the internal administration of this Plan on behalf of the Employer.
8. "Year" means the calendar year January 1 to December 31.

Article II: Eligibility

1. An Employee is eligible for benefits under the Plan commencing on the date on which his/her benefit eligible appointment commences.
2. The eligibility of an Employee to participate in the Plan ceases effective the date when he/she ceases to be an Employee.

Article III: Description of Benefits

The Personal Spending Account Plan provides reimbursement to Employees for the following eligible expenses:

Eligible Personal Spending Account Expenses

1. Fitness related services including;
 - Fitness club memberships
 - Registration fees for fitness related programs or lessons, such as aerobic classes, yoga, dance lessons and figure skating
 - Sports team memberships and registration fees
 - Annual memberships, such as golf.
 - Court fees, green fees, ski passes, lift tickets and race registrations
 - Personal trainers, fitness consultants, lifestyle consultants and exercise physiologists
2. Fitness equipment including;
 - Durable equipment such as treadmills, exercise bikes and universal gym
 - Skates, roller blades, bicycles, specialized athletic footwear, tennis racquets, golf clubs, safety helmets, and specialized sports equipment
3. Health related services including;
 - Weight management programs (**excluding** food)
 - Smoking cessation programs
 - Nutrition programs and counselling
 - Maternity services (prenatal classes and services of a certified doula)
 - Alternative health practitioner services including; reflexologist, iridologist, herbalist, homeopath, athletic therapist, Chinese medical practitioner, Shiatsu therapist
 - Stress management programs
 - Cholesterol and hypertension screening
 - First aid and CPR (cardiopulmonary resuscitation) training
 - Health assessment
 - Vitamins and supplements including herbal products
 - Alternative wellness services including Reiki, Ayurvedic medicine, Rolfing, touch and light therapy
4. Insurance premiums including;

- Employee paid premiums for Critical Illness, Life and Long Term Care Insurance
5. Work-Life balance including;
- Child care expenses
 - Elder care expenses
6. Educational and Personal Development including;
- Tuition fees for university, college or continuing education, including books and supplies
 - Language training
 - Tutoring
 - Professional fees or dues
 - Fees associated with maintaining a professional designation
 - Hobby and general interest classes
 - Personal computer (e.g. desktop, laptop) and accessories including internet access fees
 - Mobile PDA devices (e.g. cell phone, iPhone, iPad,

Blackberry) Green Living including;

- Monthly transit passes

The following guidelines apply to eligible expenses;

- Expenses must be for the direct benefit of the Employee. Expenses incurred by an Employee for a dependant/s (spouse, child) are not eligible for reimbursement under this Plan.
- An eligible expense is incurred on the date the expense is billed.
- Expenses must be incurred and claimed within the Year to be eligible for reimbursement. The annual claims submission deadline is 90 days following the end of each Year. Unclaimed expenses are not eligible for carry forward for future Years claims.

Personal Spending Account Credits

For the 2013 Year the annual credit allocation to each Employee PSA will be \$250.

The annual PSA credit allocation is not subject to proration for new hires during the Year or for employees leaving their employment or no longer eligible to participate during the Year.

Each Year following 2013, each Employee will determine their personal PSA credit allocation for the Year during the Annual Spending Account Election Process. The default PSA credit allocation is \$250 for the Year in the event an Employee does not participate in the Annual Spending Account Election process.

All benefits paid under this Plan are considered taxable employment income and subject to income tax withholding. In January following the completion of each Year, the PSA Administrator will provide to the Employer the total amount of benefits paid to each Employee for tax reporting purposes. Any unused credits remaining at the end of the Year and not claimed by the Year deadline are subject to forfeiture. All forfeit credits fall back to credit of the benefit plan.

Article IV: General Provisions

1. The Plan does not give an Employee any right to be retained in the service of the Employer.
2. No payment will be made for expenses incurred by a dependant (spouse, child) of an Employee.
3. No payment will be made for expenses incurred before the effective date of coverage.
4. The annual claims submission deadline is 90 days following the end of each Year. No payment will be made for claims received by the PSA Administrator after that date.
5. All payment for benefits under the Plan shall be payable in the lawful currency of Canada.
6. No Employee or former Employee, shall have any recourse under any provisions of this Plan against any past, present or future Governor, Officer, or employee of the Employer who shall be free from all liability, except in the case of willful misconduct.
7. The Employer expects and intends to maintain the Plan indefinitely, but reserves the right to amend, modify or discontinue the Plan either in whole or in part, subject to the requirement of any applicable legislation, collective agreement, or policy. Where the amendment directly or indirectly affects the benefits due to the Employee notice shall be given.