

# ELIGIBLE EXPENSES FOR SUN LIFE'S PERSONAL SPENDING ACCOUNT

With Sun Life's enhanced Personal Spending Account (PSA), employees will benefit from a broad range of expenses in one inclusive list. This is a list of the eligible expenses available for the PSA.



## Fitness services

- ✓ fitness club or gym memberships
- ✓ registration fees for fitness-related programs, lessons or courses (such as aerobics, yoga, dance and martial arts)
- ✓ sports team memberships and registration fees
- ✓ annual memberships or daily passes to athletic facilities (such as access to golf courses, racquet clubs and ski hills)
- ✓ personal trainers, fitness consultants, lifestyle consultants and exercise physiologists
- ✓ registration fees for fitness-related events (such as walks, runs and races)
- ✓ recreational activity fees (such as boating fees, camping fees and trail passes)
- ✓ fees for athletic facilities and equipment rental costs
- ✓ fitness-related apps, software and programs
- ✓ hunting and fishing licenses



## Fitness equipment

- ✓ purchase or rental of exercise equipment (such as treadmills, exercise bikes, universal gyms and weights)
- ✓ specialized sports equipment (such as skates, bikes, non-motorized boats, rackets and clubs)
- ✓ fishing gear and supplies, camping gear, tents and sleeping bags
- ✓ jogging or cycling strollers
- ✓ specialized athletic footwear (such as running shoes, golf shoes and swim fins)
- ✓ fitness related apparel (such as running jackets, cycling shorts and swim caps)
- ✓ athletic safety equipment (such as helmets, eye protection and mouth guards)
- ✓ fitness tracking tools (including watches) and heart-rate monitors
- ✓ fitness consoles and accessories, DVDs and downloadable work-out videos



## Health products and services

- ✓ weight management programs (excluding food)
- ✓ nutrition programs and counselling
- ✓ cholesterol and hypertension screening
- ✓ smoking cessation programs and products
- ✓ services provided by iridologists, herbalists, Chinese medical practitioners and acupressurists
- ✓ other alternative wellness services (such as Reiki, Rolwing and light therapy)
- ✓ stress management programs
- ✓ first aid and CPR (cardiopulmonary resuscitation) training
- ✓ health, fitness or lifestyle assessments
- ✓ vitamins and supplements, including herbal products
- ✓ sleeping aids (such as orthopaedic mattresses and pillows, darkening blinds, white noise machines and ear plugs)
- ✓ Medical alert products and services
- ✓ personal care items (such as heating pads, thermometers, sunscreen, teeth whitening kits and denture products)
- ✓ life coach services or fees for spiritual or wellness retreats (excludes the cost of travel and accommodations)
- ✓ cosmetic procedures (such as Botox, dermabrasion and tattoo removal)
- ✓ health-related apps, software and programs
- ✓ day-spa services (such as baths, saunas and aesthetic treatments)



## Education and personal development

- tuition fees for university, college or continuing education (including books and supplies)
- fees for language training and tutoring
- fees or dues for professional memberships or associated with maintaining a professional designation
- hobby or general interest classes and supplies (including cameras)
- personal computers, accessories and software
- online courses offered through a recognized educational institution requiring registration
- internet services (statements used as receipts must include the payment amounts and date)
- cultural activity passes or tickets (for things like museums, zoos, music concerts, plays, operas and symphonies)
- lessons, courses, seminars and conferences (including books, instruments, supplies and accessories)
- reading materials and book club memberships (including e-readers and books)
- finance related apps, software and programs
- smartphones and tablets



## Green living

- public transit passes
- solar energy and wind energy products
- energy home audits, cost to upgrade windows, programmable thermostats and weather stripping
- lead pipe and asbestos removal from home
- composters, rain barrels, recycling bins and recycling fees for atypical items (such as electronics)
- appliances certified as energy efficient and other energy efficient products for home heating, cooling and lighting (such as tankless water heaters and compact fluorescent light bulbs)
- car or bike sharing memberships and usage fees (excluding fuel costs and repair fees)



## Work-life balance

- childcare expenses
- elder-care expenses
- pet-care services (such as kenneling, obedience training, dog walking and veterinarian fees)
- domestic services (such as house cleaning, snow removal, landscaping and moving services)
- intelligent personal assistant (IPA) devices



## Safety initiatives

- baby safety equipment
- first aid products (such as bandages, Automated External Defibrillators (AED) and disinfectant)
- smoke alarms, carbon monoxide (CO) detectors, fire extinguishers and fire escape ladders
- personal protective gear (such as safety boots, eye protection and safety gloves)
- life jackets, bear spray, rescue equipment and avalanche kits
- home security systems and associated fees



## Professional services

- estate planning, financial investment counselling and tax return preparation
- legal expenses (such as wills, divorces, and house purchases or sales)



## Insurance premiums

- Life and Critical Illness insurance premiums, as well as Long Term Care facility premiums
- pet insurance premiums



## Financial

- Registered Retirement Savings Plan (RRSP) contributions
- Registered Education Savings Plan (RESP) contributions
- Tax-Free Savings Account (TFSA) contributions

## Life's brighter under the sun

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