

Eligible expenses for Sun Life's Personal Spending Account

With Sun Life's Personal Spending Account (PSA), you can tailor the expenses to meet the needs of your employees with this list of eligible expenses.



Fitness services

- fitness club or gym memberships
- registration fees for virtual fitness classes
- 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 sunglasses)
- 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
- maternity services and accessories (such as Doulas, Midwives and classes)
- services provided by iridologists, herbalists, Chinese medical practitioners and acupressurists
- other alternative wellness services (such as Reiki, Roling and light therapy)
- stress management programs
- first aid and CPR (cardiopulmonary resuscitation) training
- health, fitness or lifestyle assessments (such as fees for allergy testing, ergonomic assessments and genetic testing)
- vitamins, supplements, herbal products, blenders and juicers
- 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

home office equipment (such as ergonomic chair/desk, and sound proofing barriers) and fees for secure shredding services

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)

hard cover and online reading materials, subscriptions and book club memberships (including e-readers and apps)

online audio subscriptions, audio books and apps

music, music streaming services and apps

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

home insulation materials for heating or cooling

air purification systems and installation costs

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 (includes educational expenses and materials)

elder-care expenses

food delivery services (does not include the cost of food)

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 Equipment (PPE), including fees for sanitation, gloves, masks and hand sanitizer, purchased for personal use

protective safety equipment (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

Registered Disability Savings Plan (RDSP) contributions

Tax-Free Savings Account (TFSA) contributions

fraud prevention/assistance and credit monitoring services and products

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. PD-9702 08-22 ag-mp

