



# Personal Spending Account

For under 50 plan members

**Your Personal Spending Account (PSA) can help support your mental, physical, and financial well-being that of your family. It's a valuable part of your benefits plan.**

## How do PSAs work?

Your employer allocates credits into your PSA, and you can use them to pay for a wide variety of health and wellness-related expenses.

## What do PSAs cover?

PSAs are a **taxable benefit**. The categories of eligible expenses they cover can include:

fitness services and equipment

- health products and services
- Indigenous health
- work-life balance
- green living and safety initiatives
- education and personal development
- professional services, insurance premiums
- financial products and services.

You can find a list of eligible expenses on [mysunlife.ca](https://mysunlife.ca) or the **my Sun Life mobile app**.

## Submitting PSA claims online

Follow these steps to submit a PSA claim online:

1. Sign in to [mysunlife.ca](https://mysunlife.ca) or the **my Sun Life mobile app**.
2. Click 'Submit a claim' and select Personal Spending Account.
3. Input who you're submitting the claim for, the type of expense, date, expense amount and hit 'next.'
4. Under 'Coverage information' you can find a list of eligible expenses under your PSA.
5. The system will process your claim and let you know if your expense is covered.

*When you submit a PSA claim online, please keep your original receipts for twelve months. We conduct random checks to ensure all e-claims are valid and accurate.*



## FAQ

### Q. Are my dependents covered under my PSA?

A. You can use your PSA credits to pay for expenses for your dependents, even if they aren't covered under your plan. In addition to your spouse and children, you can claim expenses for family members, as long as they qualify as dependents under the federal Income Tax Act.

### Q. What happens if I don't use my PSA credits?

A. You need to use your PSA credits within a certain time frame, or you'll lose them. Your plan allows a certain number of days after the end of your benefit year to claim expenses incurred during that benefit year. After this time, you can no longer submit claims for the previous year's expenses.

### Q. What does carry-forward mean?

A. The PSA carry-forward feature allows you to make use of your credits for more than one benefit period. Check your benefits booklet or sign in to [mysunlife.ca](https://mysunlife.ca) to find out your:

- benefit year
- carry-forward arrangement, and
- the amount of time you have to submit claims after the end of your benefit year.

### Q. Which carry-forward arrangement is available to me?

A. **Balance carry-forward.** Any credits remaining in your account at the end of the benefit year are automatically carried forward to the following benefit year. You have until the end of the second benefit year to use any credits carried forward, or they'll be lost.

Remember to visit [mysunlife.ca](https://mysunlife.ca) or use the **my Sun Life mobile app** to:

- Check your PSA balance
- Check the status of your claim
- Find a list of types of expenses eligible under PSA
- Request to have your claim payments deposited directly into your bank account



## Questions

Call us toll-free at **1-800-361-6212** between 8 a.m. ET and 8 p.m. ET, Monday to Friday.

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