

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 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, Rolfing 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)

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Sun Life Assurance Company of Canada is the insurer of this product, and is a member of the Sun Life group of companies.





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