We are writing to advise you of further upcoming changes to your benefits as agreed to in the recent round of negotiations.

**Changes to the Support Staff Supplementary Health Care Plan**

- Coverage for massage therapy is removed for services obtained on and after January 1, 2013. Services received before January 1, 2013 must be submitted to Sun Life for reimbursement no later than two years from the date the service was obtained.
- Acupuncturist, chiropractor, naturopath, podiatrist/chiropodist, physiotherapist, and speech therapist paramedical services incurred on and after January 1, 2013 will be limited to a combined annual maximum reimbursement cap of $2500 per calendar year per covered person under the plan. Within that annual maximum, the maximum for each paramedical provider remains at $1000 per year per covered person.

**Timeframe for submission of claims**

Supplementary Health Care Plan (SHC) and Dental Care Plan (DC) claims after January 1, 2013, will be eligible for reimbursement for 90 days following the end of the calendar year in which the service was incurred. Services obtained in the 2013 calendar year must be submitted to Sun Life for reimbursement by March 31, 2014 to be eligible for reimbursement. This change will allow better coordination of claims under the plans with the new Health Spending Account. Late claims are not eligible.

**Introduction of the $1000 Health Spending Account**

The Health Spending Account (HSA) is like a bank account to be used for benefit expenses. An account will be established for you at Sun Life in January 2013. An amount of $1000 will be allocated to use at your discretion for eligible medical and dental expenses incurred by you and your eligible dependents during the calendar year. This allocation is not subject to income tax and provides you with added plan flexibility and tax advantages.

Eligible expenses under the HSA are much broader than the expenses covered for the Support Staff SHC and DC Plan and include:

- Any coinsurance payments and amounts in excess of coverage limits under the plans
- Vision care expenses such as eye examinations, glasses, contact lenses and laser eye surgery in excess of the $300 benefit provided every two years under the SHC plan
• Charges for dental procedures in excess of the DC Plan payment limits
• Paramedical services including massage therapist services or charges for paramedical providers that exceed the SHC plan coverage

Eligible dependents under the HSA are determined by the Canada Revenue Agency and include your University benefit plan dependents (your spouse and children) as well as any dependents for which you can claim dependent status for income tax purposes (extended family members).

Your HSA is fully integrated within the Sun Life health and dental claims system to allow for seamless, efficient claims handling. Your identifier for HSA claims is the same policy number and employee ID number which appears on your Sun Life card used for the SHC and DC plans. Members can submit HSA claims online through Sun Life member services, or use a single claim form to submit claims under the health, dental and HSA at the same time. Claim forms are available at the HRS benefits website and on Sun Life.

The plan year for the HSA is the calendar year. Expenses must be submitted for reimbursement by March 31st of the year following the year the expense was incurred to be eligible for payment. Any claims you incur in the 2013 calendar year must be submitted by March 31, 2014 to obtain reimbursement. This limitation is a requirement of the Canada Revenue Agency. Late claims are not eligible for reimbursement.

Unused amounts in your HSA can be carried forward for one year only, to pay for expenses incurred during the following benefit year. At the end of the second benefit year any unused allocations carried forward are forfeited by the member. For example, the HSA allocation deposited January 2013 and not used by December 31, 2014 will be forfeited. These forfeited funds remain with the Support Staff benefit plan to fund benefits generally.

Details of the HSA are available on the HRS website at http://www.hrs.ualberta.ca/Benefits/SS/HSA

**Introduction of the $250 Personal Spending Account**

The Personal Spending Account (PSA) is like a bank account to be used for wellness and other eligible personal expenses. An account will be established for you at Sun Life in January 2013. An amount of $250 will be allocated to your account for you to use at your discretion for eligible expenses incurred by you during the calendar year. This allocation is subject to income tax. The PSA provides you with added flexibility to assist with personal wellness related expenses.

Eligible expenses under the PSA include:
• Fitness related services such as fitness club membership, registration fees for fitness related programs or lessons, 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
• Fitness equipment such as treadmills, exercise bikes, universal gym, skates, roller blades, specialized athletic footwear, tennis racquets, golf clubs, safety helmets and specialized sports equipment
• Health related services such as weight management programs (excluding food), services of alternative health practitioners such as reflexologist, herbalist, homeopath, Chinese medical practitioner, vitamins and supplements including herbal products
• Work Life Balance services such as child care and elder care expenses
• Green living expenses such as public transit passes
• Education and personal and professional development expenses such as tutoring, professional fees or dues, hobby and general interest classes, personal computer, internet services, mobile PDA devices

Only expenses incurred for the employee are eligible under the PSA. Expenses incurred for dependents are not eligible under this plan.

Your PSA is managed by Sun Life. You can use the same Sun Life plan member access ID and password to view the status of your PSA online, however PSA claims can only be made by submission of paper forms. Your identifier for PSA claims is under policy number 150434; the employee ID number which appears on your Sun Life card remains the same. Claim forms will be available at the HRS benefits website and on Sun Life. Along with your completed form you must provide your original receipts for services/products being claimed.

The plan year for the PSA is the calendar year. Expenses must be submitted for reimbursement by March 31st of the year following the year the expense was incurred to be eligible for payment. Any claims you incur in the 2013 calendar year must be submitted by March 31, 2014 to obtain reimbursement.

Unused amounts in your PSA at the end of the calendar year are forfeited by the member and not carried forward. Forfeited amounts remain with the Support Staff benefit plan to fund benefits generally.

Details of the PSA are available on the HRS website at [http://www.hrs.ualberta.ca/Benefits/SS/PSA](http://www.hrs.ualberta.ca/Benefits/SS/PSA)
To assist you in taking full advantage of the new programs being introduced we encourage you to sign up to Sun Life at https://www.sunnet.sunlife.com/Registration/register.wca

On my Sun Life you can:

- Submit most claims online for instant processing
- Sign up for direct deposit to have claim payments deposited into your bank account in 24 to 48 hours
- View your claims statement and all your claims history online
- Check what you’re covered for - down to every drug, medical expense and dental procedure
- See when you are eligible for your next pair of eyeglasses or dental check-up
- Find out how much is left in your Health Spending Account (HSA) or Personal Spending Account (PSA)
- Print an all-in-one coverage card for your wallet

Please contact Pension & Benefit Advisory Services in HRS at benefits@ualberta.ca if you have any questions.

Support Staff Benefits Committee Members

Dan Charlton—Chair, Diane Albrecht, Joy Correia, Martin Coutts, Russell Eccles, Gerrie Rajotte