

MANITOBA
**LIQUOR
& LOTTERIES**



**What you need
to know about your
Wellness Spending
Account (WSA)**



CHOICES

WELLNESS SPENDING ACCOUNT

Manitoba Liquor & Lotteries (MBLL) recognizes the importance and benefits of a healthy work environment for both the employee and employer. MBLL is committed to this on an on-going basis.

What is a Wellness Spending Account?

The taxable Wellness Spending Account (WSA) provides an opportunity for you to direct excess Flex Credits to enhance or maintain your health and wellness by reimbursing expenses associated with wellness.

Who is eligible?

Employees who are enrolled in the CHOICES Benefits plan and have allocated their excess Flex Credits to the WSA.

Who can I cover through my WSA?

You may cover expenses for yourself only. The account is designed to provide a benefit to an MBLL employee. Expenses for your spouse and/or dependent children are not eligible.

Are the WSA credits I use taxable?

Yes. Reimbursement is through payroll and is considered a taxable benefit. MBLL will include the amount paid as gross earnings on your T4.



How will I know when to allocate my credits?

The CHOICES Benefits plan members make their allocations every two years during the Flex Re-enrolment. You will receive instructions for this prior to the effective date.

What is my WSA amount?

After making your CHOICES Flex selections, if you have excess Flex Credits remaining you may allocate them to your WSA. Note the WSA requires a minimum allocation of \$15 annually.

How does a WSA work?

The total amount of your HSA and/or WSA will be deposited into your account(s) on May 1st. The first benefit year will be May 1st to December 31st, 2016 and any excess Flex Credits will be pro-rated for that period. For subsequent benefit years the total amount of your HSA and/or WSA is deposited into your account(s) in full annually on January 1st.

What about unused WSA credits or expenses?

If you have unused WSA credits at the end of the benefit year (December 31st), there is a 90 day grace period, which allows for any prior year's eligible expenses to be claimed. Claims must be received by Human Resources prior to March 31st. Any unused WSA credits remaining after this period will be forfeited.



What are eligible expenses?

You can use your WSA for health and wellness expenses such as:

- Gym Membership
- Fitness classes (i.e. yoga, pilates, bellyfit)
- Fitness related clubs (i.e. martial arts, squash)
- City of Winnipeg Facility Pass
- Home Fitness equipment
 - Treadmills
 - Weights
 - Elliptical Trainers
 - Stationary exercise bikes
 - Yoga mat
 - Tension bands
 - Dumbbells
 - Kettlebells
 - Treadclimber
 - Medicine ball
- Team sports registrations
- Fitness DVD



Receipts for fitness classes, memberships and/or registrations must be in the employee's name. If claiming expenses for a fitness program, please provide supporting documentation on the fitness program you are registered in.

What are ineligible expenses?

Ineligible expenses include but are not limited to:

- Outdoor bicycles
- Family memberships
- Wii Fit
- Sports equipment
 - Skates
 - Skis
 - Clothing
 - Sneakers
 - Rackets
 - Birdies

Should you have a questions about expense eligibility, please contact Human Resources prior to purchase/registration.

How do I submit WSA expenses?

Submit the original receipt to Human Resources. Expenses will be reimbursed quarterly through payroll.

What if I do not have original receipts for payment, are photocopies of receipts acceptable?

If an official receipt is not available, a letter on the fitness facility letterhead indicating your name and amount paid for the year, will also be accepted.

What if the expenses are paid on a monthly, program or drop-in schedule?

If receipts are paid on a monthly or as you drop-in for classes, retain your receipts until fees are paid in full. If paid on a program or session block basis, send receipts for each program. Additionally, you can retain all receipts until you have reached your WSA allocated amount.

How will I know my WSA balance?

The balance would be based on your allocated WSA less any expenses reimbursed. To confirm your balance remaining, please contact Human Resources.

I allocated my excess Flex Credits to the WSA however, circumstances have changed. Can I withdraw my money or transfer the credits to the Health Spending Account ?

No. Flexible spending accounts are governed, in part, by Canada Revenue Agency regulations. In order to comply with those regulations, MBLL is not permitted to make changes to credits that have defaulted or to accept changes to allocations.



