Wellness Account

ANOTHER GREAT WAY TO TAKE CARE OF YOUR EMPLOYEES!

Every employer wants to keep their employees happy and healthy. Our Wellness Account is a simple and effective solution that helps you do just that... without having to make any major changes to your group insurance plan.

Here's how a **Wellness Account** works. Each year, employers allocate a certain number of credits that plan members and their dependents can use to pay for wellness-related activities and services. It promotes a comprehensive approach to employee health by encouraging plan members to take care of themselves.

Eligible expenses are grouped into 15 categories:

- Fitness and sports services
- · Fitness and sports equipment
- Health-related expenses and programs
- Personal and professional development
- · Home office and technology
- · Work-life balance
- Professional services
- Insurance premiums (excluding insurance premiums eligible for a tax credit under the ITA)

- Transportation expenses
- · Leisure and lifestyle
- Eco-responsible solutions
- Indigenous health services
- Alternative medicines
- Parenting, fertility, adoption and surrogacy
- Safety initiatives



89% of people who work for organizations that promote wellness are satisfied with their jobs, compared to 59% of people who work for organizations that don't promote wellness.¹



A Wellness Account is a win-win solution!

Advantages for employers

- · Adds flexibility to your group insurance plan
- · Helps meet the varied needs of employees of all ages
- Encourages employees to take charge of their overall health and wellness
- Helps attract talent, build employee loyalty, develop a sense of belonging and reduce absenteeism
- · Improves your total compensation package
- Doesn't involve any major changes to your group insurance plan or costs, because all you're responsible for is the number of credits allocated

Advantages for employees

- Broadens the range of benefits already included in their group insurance plan
- Provides greater flexibility in terms of eligible expenses so employees can make choices based on their needs and those of their family
- Lets employees customize their health insurance plan based on their specific needs
- Encourages employees to be more involved in managing their healthcare expenses

The chart below shows the main differences between a Wellness Account and a Health Spending Account:

	Wellness Account	Health Spending Account
Description	Covers a wide range of expenses that promote employee health and wellness but aren't covered under the plan.	Is an extension of the extended healthcare and dental benefit.
Reimbursable expenses	Only expenses and services that are not eligible under the <i>Income Tax Act</i> qualify under a Wellness Account. The employer has to choose which expenses will be eligible from our list of categories and then inform us of their decision. Expenses are fully reimbursed without a deductible, up to the maximum allocated to the Wellness Account.	All medical expenses that are eligible under the <i>Income Tax Act</i> qualify under a Health Spending Account. Expenses are fully reimbursed without a deductible, up to the maximum allocated to the Health Spending Account.
Taxation	Benefits paid to plan members and their dependents are taxable at both the federal and provincial levels.	Benefits paid to plan members and their dependents are not taxable , as long as the Health Spending Account only covers medical expenses deemed eligible by the Canada Revenue Agency. Quebec residents : Benefits paid are taxable at the provincial level .
Type of policy	Separate policy number.	Same policy number as group insurance plan.

Interested in setting up a Wellness Account?

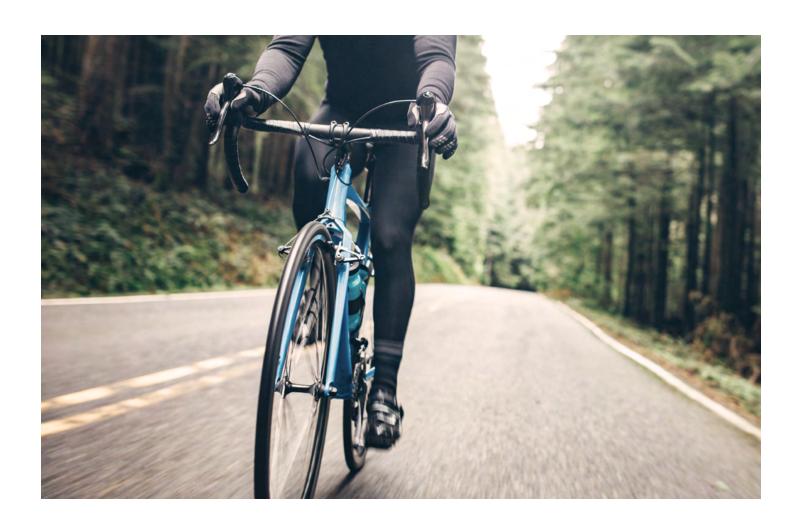
It's easy! Just choose the expense categories you want to include and customize the following options:

- Plan member and dependent eligibility
- Eligible expenses
- Reference year (calendar year or plan year)
- Type of report (credits, benefits or no report)
- Credit allocation (fixed by employee, fixed by coverage type, personalized)
- Deposit frequency (monthly, quarterly, semi-annually or annually)
- Other administrative details

And we'll take care of managing your Wellness Account for you. Once we've received all the claims for the month, we'll send you a monthly statement that shows how your employees are using the account. It's as simple as that.

Questions?

If you have any questions, talk to your Desjardins Insurance **group insurance representative** today! We'd be pleased to review your situation and determine which options are right for you.





About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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