Your Flexible Spending Benefit

Health Spending Account/Personal Spending Account

One of the benefits the University of Regina provides to eligible Academic, APT and Out-of-Scope members is the flexible spending benefit. The flexible spending benefit includes a Health Spending Account (HSA) and a Personal “Wellness” Spending Account (PSA). **You choose how to allocate your credits among the two accounts.**

Allocate your flexible spending credits **NOW** for the upcoming calendar year 2018. Prior to the end of the day on November 30, 2017, you may allocate your 2018 credits through **UR Self-Service** by following the steps below:

- Login to **UR Self Service**. You'll need your employee ID and PIN. If you are having problems logging in, please contact IT Support ([IT.Support@uregina.ca](mailto:IT.Support@uregina.ca) or 306-585-4685)
- Select "Faculty & Staff Services"
- Select "Flexible Spending Allocation"
- Enter the allocation amount to your non-taxable **Health Spending Account** (HSA) and/or your taxable **Personal "Wellness" Spending Account** (PSA).
- Click "Submit"

Your 2018 credits will be reflected on the Sun Life system in January, 2018. To check your current balance log-in to your Sun Life account: [www.sunlife.ca/uregina](http://www.sunlife.ca/uregina).

**What is the Health Spending Account (HSA)?** Your HSA provides reimbursement for qualifying health and dental expenses for you and your dependents. Benefits paid from the HSA are non-taxable. [https://www.uregina.ca/hr/faculty-staff/academic-staff/hsa.html](https://www.uregina.ca/hr/faculty-staff/academic-staff/hsa.html).

**What is the Personal Spending Account (PSA)?** Your PSA provides reimbursement for eligible expenses that promote wellness through physical fitness. Benefits paid from the PSA are considered taxable income and will be reported on your T4. Dependents are not eligible for benefits under your PSA. [https://www.uregina.ca/hr/faculty-staff/academic-staff/wellness-spending-account.html](https://www.uregina.ca/hr/faculty-staff/academic-staff/wellness-spending-account.html).

**What if I do not make an election by the deadline?** Your 2018 credits will automatically **default** to your HSA. Your allocation cannot be changed due to CRA regulations.

**When is the deadline to submit my 2017 HSA/PSA expenses?** You have until **January 30, 2018** to submit claims incurred in 2017. Your claim must be received by Sun Life on or prior to this date (no extensions).

**What happens to my HSA/PSA credits if I don’t use them?** If you don’t use your HSA/PSA credits **carried over from 2016, they will be forfeited**. Credits from 2017 will be carried over until December 31, 2018. The graph below illustrates how the deposit/claiming process works.

**“Use It, or Lose It”**

<table>
<thead>
<tr>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credits</td>
<td>Credits deposited Jan/16 (can be carried over to Dec 31/17)</td>
<td>Credits deposited Jan/17 (can be carried over to Dec 31/18)</td>
</tr>
<tr>
<td>Claims</td>
<td>Claims dated Jan 1-Dec 31/16 must be received by Sun Life no later than Jan 30, 2017</td>
<td>Claims dated Jan 1-Dec 31/17 must be received by Sun Life no later than Jan 30, 2018</td>
</tr>
</tbody>
</table>

**How do I find more information?**

- Log-in to UR Self-Service or
- Visit the Human Resources website: [http://www.uregina.ca/hr/faculty-staff/index.html](http://www.uregina.ca/hr/faculty-staff/index.html) or
- Log-in to your Sun Life account: [www.sunlife.ca/uregina.ca](http://www.sunlife.ca/uregina.ca) or
- Contact Sharon Strueby in Human Resources Sharon.Strueby@uregina.ca (306)585-4808

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*Please feel free to print off a poster and post it in an area where Faculty & staff gather.*