

Personal Spending Account/ Wellness Account

General Description of the Benefit

JTI-Macdonald Corp. self-insures this benefit. This means that JTI-Macdonald Corp. has the sole legal and financial liability for this benefit and funds the claims. Sun Life provides administrative services only (ASO) such as claims adjudication and claims processing. Your Wellness Account coverage pays for services or supplies described in this section under Eligible expenses. An expense is incurred on the date the services are received or the supplies are purchased or rented. Coverage applies only to expenses incurred after the member becomes covered under the Wellness Account and before the date the Wellness Account ends.

How your Wellness Account Works

Your Wellness Account works like an expense account. Your employer will allocate plan credits to your account as specified in the Benefit Details section.

Each time you submit a Wellness Account claim, you will be reimbursed for eligible expenses, up to the balance of your account. Expenses incurred

in one benefit year cannot be covered by credits received in the following benefit year.

Credits can only be used to provide reimbursement for eligible expenses. Credits cannot be cashed out and will be lost unless used. You can avoid the

loss of credits by using them before the end of the benefit year following the benefit year in which they have been allocated to your account, and

before any earlier termination of this benefit or your coverage.

Unlike your Health Spending Account, your Wellness Account is not sheltered from federal and provincial income tax.

Eligible Expenses

You can use the Wellness Account to help pay for the following eligible expenses:

Fitness-related services

- fitness club memberships.
- registration fees for fitness-related programs or lessons, such as aerobic classes, yoga, dance lessons and figure skating.
- 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

- durable equipment such as treadmills, exercise bikes and universal gym.
- skates, roller blades, bicycles, specialized athletic footwear, tennis racquets, golf clubs, safety helmets and specialized sports equipment.

Health-related services

- weight management programs (excluding food).
- smoking cessation programs.
- nutrition programs and counselling.
- maternity services (prenatal classes and mid-wife services).
- services of the following alternative health practitioners: reflexologist, iridologist, herbalist, homeopath, athletic therapist, Chinese medical practitioner, Shiatsu therapist, osteopathic practitioner and acupressurist.
- stress management programs.
- cholesterol and hypertension screening.
- first aid and CPR (cardiopulmonary resuscitation) training.
- health assessments.
- allergy tests.
- vitamins and supplements, including herbal products.
- other alternative wellness services: Reiki, Ayurvedic medicine, touch therapy, Rolfing and light therapy.

Insurance premiums

- insurance premiums paid for Critical Illness, Life and Long Term Care.

Work-life balance

- child care expenses.
- elder care expenses.

Educational and personal development

- hobby and general interest classes.
- personal computer and accessories.

Professional services

- services of professionals for estate planning, financial counselling, tax return preparation and will preparation.

Claims

To make a claim, complete the claim form that is available from your employer.

In order for you to receive benefits, we must receive the claim no later than 90 days after the earlier of:

- the end of the benefit year during which you incur the expenses, or
- the end of your Wellness Account coverage.