

## ONA Types of Accounts

### Health Care Spending Account (HCSA)

The Health Care Spending Account (HCSA) can be used to pay for employee and/or eligible spouse's/dependents' qualifying medical and dental expenses under the Income Tax Act (Canada), incurred in the calendar year, that are not covered or are only partially covered by the University's group benefits plan.

### Taxable Wellness Spending Account (TWSA)

Supports health and wellness for employees only (*i.e. spouses/dependents are not eligible*). This account can be used to pay for items including but not limited to fitness club membership fees, fitness or sporting equipment, personal training sessions, nutritional counselling, weight loss programs, smoking cessation programs, legal advice and/or financial advice. Wellness spending account reimbursements are taxable benefits and will be reported on annual T4 statements of the employee. Income tax related to this benefit is **not** deducted from an employee's pay. Any required tax will be payable at the time an employee files their annual income tax return.

For a full list of eligible expenses, please see the [FAQ's](#). [1]

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#### Source

URL: <https://www.uoguelph.ca/hr/staff-faculty/benefits/ontario-nurses-association-ona-benefits/ona-flexible-spending-credits/ona-0>

#### Links

[1] <https://www.uoguelph.ca/hr/total-compensation/ona-flexible-credit-spending-faq>