Effective January 1, 2019, the University will provide Flexible Spending Credits (Flex Credits) to all eligible Unifor employees. Each eligible employee will be provided with flexible spending credits to allocate into one of two accounts: Health Care Spending Account (HCSA) or Taxable Wellness Spending Account (TWSA).

**Annual Allocation**

**Eligibility**

**Carry-Forward Provisions**

**Payment of Claims**

**Frequently Asked Questions**

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**Allocate My Flex Credits**

**Source URL:** https://www.uoguelph.ca/hr/staff-faculty/benefits/unifor/unifor-flexible-spending-credits

**Links**

1. https://www.uoguelph.ca/hr/staff-faculty/benefits/osstftara-benefits/types-flexible-spending-credits
2. https://www.uoguelph.ca/hr/annual-allocation-0
3. https://www.uoguelph.ca/hr/eligibility
4. https://www.uoguelph.ca/hr/staff-faculty/benefits/osstftara-benefits/carry-forward-provisions
5. https://www.uoguelph.ca/hr/staff-faculty/benefits/osstftara-benefits/payment-claims
6. https://www.uoguelph.ca/hr/staff-faculty/benefits/osstftara-benefits/flexible-credit-spending-faq
7. https://apps.admin.uoguelph.ca/FlexCreditAllocation/