



Worth Knowing 34 (2020 12 22)

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WORTH KNOWING

New Year's Resolutions

As 2020 draws to a close, many of us will be making resolutions for the new year. Alberta teachers covered under the Alberta School Employee Benefit Plan (ASEBP) and other insurers can access coverage for a variety of medical services and supplies that complement their provincial health care insurance plan and support their self-care goals.

Self-care is a perfect New Year's resolution because it is achievable for everyone. Self-care is a holistic approach to overall wellness; it focuses on what is best for you and where you are right now in your life. Fortunately, focusing on your self-care is made easier through accessing the wide range of benefits available through health/wellness spending accounts and your regular group benefits.

Here are some ideas for planning self-care strategies to incorporate in the new year while maximizing the utility of your benefits coverage. Every calendar year (January to December), you and your dependants can access up to

- \$700 for acupuncture services,
- \$250 toward the purchase of medically necessary compression garments and support hosiery,
- \$200 toward the purchase of foot orthotics and/or arch supports,
- \$700 for massage therapy services,
- \$200 for naturopathy services, including telephone and video call sessions,
- \$700 for physiotherapy services, including telephone and video call sessions,
- \$700 for podiatric services, including X-rays related to treatment and
- \$1,200 for psychology services, including telephone and video call sessions.

Please note that teachers covered under insurers other than ASEBP should refer to their own providers' plan documents.

Other services and supplies are accessible but may be based on a rolling three-year period or lifetime maximum. Visit <https://www.asebp.ca/my-benefits/other-medical-services-supplies> for all the details.

Health and wellness spending accounts are entitlements in your collective agreement and can act as a flexible complement to your regular group benefits. Your health spending account (HSA) can be used to pay for eligible health-related expenses that are not fully covered under your benefits or provincial health care insurance plan. Your HSA also provides you with a tax advantage by using tax-free dollars to pay for eligible expenses.

If you have a wellness spending account (WSA), your employer will allocate credits (dollars) to your account, which you can use to pay for eligible wellness-related expenses. However, unlike your HSA, your reimbursed WSA expenses are taxable.

WORTH SHARING

Planning self-care strategies to maximize the utility of your health insurance coverage is a perfect New Year's resolution to support overall wellness. Click [here](#) for more. **#WEAREATA**