



Memorandum

To: STS Chapter Presidents
For Information: STS Executive Members
From: STS Office
Date: December 6, 2024

Given the current Canada Post strike, we are requesting that Chapter Presidents assist in distributing this email by sending it out to your membership through your Chapter email networks or another manner that works for your Chapter.

Health Spending Account

As a result of a number of resolutions passed at the Annual General Meeting in May 2023, and given the current positive financial situation of the STS Group Benefits Plan, the Provincial Executive has **authorized the implementation of a Health Spending Account (HSA) for members (Primary Plan Holders) of the Extended Health and/or Dental Plan to be utilized between January 1, 2025, and December 31, 2026.**

A Health Spending Account allows individuals the flexibility to apply the allocated funds as they wish for any health expenses allowed by the Canada Revenue Agency (CRA) incurred between January 1, 2025 and December 31, 2026 which are not included in, or completely covered by, the STS Extended Health and Dental Plan. Please see the CRA website under [Eligible Medical Expenses](#).

The allocations to the HSA are as follows:

- \$200 if the Primary Plan Holder has “Single” coverage
- \$400 if the Primary Plan Holder has “Couple” coverage
- \$460 if the Primary Plan Holder has “Family” coverage

These allocations may be used by anyone covered by the Plan Holder. The overall cost to the Plan, should the allocations be fully utilized, will be approximately \$2.9 million.

Please see these Frequently Asked Questions ([FAQ](#)) for additional information and clarifications.