

FAQ – Physical Wellness Program

Understanding the Program

1) Where can I find the exact list of eligible physical activities and sports equipment?

The list of eligible physical activities and sports equipment can be found in section 4.4 of the Physical Wellness Program [policy](#). It is intentionally general to reflect the inclusive spirit of the program, which aims to support physical wellness activities practiced on a continuous basis. The list is therefore not exhaustive but rather provides examples of the types of eligible activities and sports equipment. For additional examples, please refer to Appendix 1 of the [policy](#).

2) Why are daily activities not included?

The program is designed to encourage physical activities practiced on a continuous basis. As such, daily activities are not eligible.

Transition

3) Will my allocated amount be retroactive to January 1, 2026?

Yes. The annual amount of **\$350** applies to eligible claims incurred between January 1, 2026, and December 31, 2026.

4) If I already submitted an expense in Concur before the change, will it be paid?

Claims submitted in Concur between January 1 and March 22, 2026, at 11:59 p.m. ET will be processed as usual in Concur. These amounts will be deducted from the new annual maximum of **\$350**.

5) What is the transition period and how am I impacted?

The transition period will take place from **March 23 to March 31, 2026**, inclusively. During this period, **no claims** may be submitted under the Physical Wellness Program, either in Concur or on the Sun Life website. Claims may be submitted as of **April 1, 2026**, exclusively through the new Sun Life Physical Wellness Account.

Eligibility

6) How do I know if I am eligible for the Physical Wellness Program?

To be eligible, employees must be:

- Employed by CAE Canada Inc. or one of its Canadian subsidiaries.
- **Non-unionized employees** and **CAE MAT employees**: Regular employees working 20 hours or more per week.
- **Unionized employees**: Regular employees working 20 hours or more per week, and after completing their 6-month probationary period

The eligibility under the Physical Wellness Program will cease as of the termination date or at age 65 for employees on long-term disability, whichever comes first.

7) I waived my medical coverage. Am I still eligible for the Physical Wellness Program?

Yes. The Sun Life Physical Wellness Account is separate from medical coverage.

8) Will my dependents have access to this account?

No. Only CAE employees are eligible for the Physical Wellness Program.

9) Do employees on leave (maternity, disability, unpaid leave) retain access to the Physical Wellness Account (PWA) during their absence?

Yes.

10) If my status changes (eligible to non-eligible) during the year, does my amount change?

No. Once allocated, the amount remains the same for the current year.

11) If I am eligible for the Physical Wellness Program and am temporarily assigned abroad, do I remain eligible?

Yes. If the international assignment is temporary and you remain on the Canadian payroll (e.g., expatriate or short-term assignment), you remain eligible for the Physical Wellness Program.

Allocated amount

12) If I do not use the full annual amount, will the balance be carried forward to the following year?

No. Unused amounts are not carried forward to the next calendar year.

13) Can I transfer my excess CAEselect dollars to the Physical Wellness Account during the annual renewal?

No. The annual amount of **\$350** is fixed and cannot be increased using excess CAEselect dollars.

14) Will I have to reimburse amounts spent if I leave the company during the year?

No.

Sun Life Physical Wellness Account

15) Do I need to activate an account to access the PWA?

No. You are not required to activate an account to access your PWA. You can access it via **CAE MyBenefits** through [MyApps](#), under the Group Insurance Plan tile, then by accessing the insurer's website. To reduce processing delays, we recommend entering your banking information to enable direct deposit.

16) What should I do if I do not know my Sun Life password or have never used their portal?

Contact Sun Life through the CAE benefits call centre at **1-888-878-9636**, option 2, then option 2.

17) For employees covered under the CAEselect Group Insurance Plan, what is the difference between the Health Spending Account (HSA), the Personal Spending Account (PSA), and the new Physical Wellness Account (PWA)?

- **Health Spending Account (HSA):** reimburses eligible health and dental expenses. Amounts come from **excess CAEselect dollars** that you choose to allocate.
- **Personal Spending Account (PSA):** reimburses a wide range of non-medical personal expenses. Amounts also come from **excess CAEselect dollars**.
- **Physical Wellness Account (PWA):** reimburses only eligible physical wellness activities and equipment, as defined in the [policy](#). This account is **funded by CAE** and does not come from the employee's excess CAEselect dollars.

18) Will I be able to track my remaining balance in Sun Life?

Yes. Your remaining balance will be displayed on the Sun Life website.

[Submitting a claim](#)

19) What is the deadline to submit a claim under the Physical Wellness Program?

You have ninety (90) days following:

- The end of the reference year in which the expense was incurred; or
- The coverage termination date, if earlier.

20) How can I submit a claim?

Refer to the program [booklet](#) for detailed claim submission instructions.

21) Can I submit my claim using the Sun Life mobile app?

No. Claims must be submitted exclusively through the Sun Life website or via a paper form.

22) What types of receipts or proof are accepted (PDF, photo, online purchase, etc.)?

- A **signed contract** for a membership with a recognized fitness centre, recognized organization, or certified personal trainer; or
- A **detailed receipt** for the purchase of eligible sports equipment or participation in a physical wellness activity practiced on a continuous basis.
- Electronic versions, scanned documents, and photos are accepted.

23) Do receipts and invoices need to be in my name?

Yes. Receipts and invoices must be issued in your name when you make a claim.

24) Can I submit multiple receipts in the same claim, or do I need one claim per receipt?

Yes. An employee may claim multiple items in a single claim; however, each expense must be entered on a separate line in the claim.

25) Do I need to purchase my shoes or sports equipment from a recognized retailer for them to be eligible?

To be eligible, purchases may be made online or in-store. The invoice must include clear and complete details to allow for claim processing.

26) What is the processing time and how/when will I receive reimbursement?

Processing time is approximately 3 to 5 business days for direct deposit to the bank account registered on the Sun Life website. Otherwise, a cheque will be mailed.

27) What should I do if my claim is denied by Sun Life?

Contact Sun Life through the CAE benefits call centre at **1-888-878-9636**, option 2, then option 2, to understand the reason for the denial.

28) Can I claim the purchase of used equipment (Marketplace, Kijiji, etc.)?

No. Equipment purchases must be made through a certified vendor.

Bike program

29) What is changing for the bike program?

- The purchase of a bicycle and related equipment is now considered eligible sports equipment.
- Bicycle repairs and tune-ups are eligible if the employee commutes to work by bicycle at least once per week for a minimum of five months. CAE relies on the employee's good faith. The appendix signature is no longer required.

Taxation

30) Is the Physical Wellness Program a taxable benefit?

Yes. This is a taxable benefit that is reported on the T4 slip and, for Quebec employees, on the Relevé 1.

31) If I do not use this program, will I automatically have a taxable benefit on my tax slips?

No. Only the amounts actually claimed are reported as a taxable benefit.