



# Physical Wellness Program

Information and claim procedure for the Physical Wellness Account (PWA)

April 2026

**CAE**

# What is the program about?

CAE's Physical Wellness Program aims to encourage eligible employees to adopt and maintain active lifestyle habits by financially supporting **their participation in ongoing physical wellness activities**, as well as the purchase of **eligible sports equipment**.

- The Company **reimburses 50%** of employee's membership fees for physical wellness activities practiced on a continuous basis, as well as eligible sports equipment costs, up to a **maximum of \$350 per calendar year**.
- Only physical wellness **activities** offered by a fitness centre or a recognized organization are eligible.
  - Examples: Golf lessons with a golf club, spinning classes, virtual yoga classes, registration in a baseball league, etc.
  - Exclusions: One-day events or competitions.
- Only **sports equipment** related to a physical wellness activity practiced on a continuous basis are eligible.
  - Examples: Treadmills, wearable fitness tracking devices (e.g., Fitbit), stationary bikes, road or mountain bikes, bicycle parts and accessories, etc.
  - Footwear: Limited to one pair of shoes per calendar year, related to a physical wellness activity practiced on a continuous basis.
  - Exclusions: Sportswear or fitness clothing.
- Certain expenses related to using a **bicycle** to commute to work may also be eligible under specific conditions (see the [policy](#) for more details).
- For detailed information regarding the Physical Wellness Program and claim eligibility, refer to the [policy](#).

# Eligibility

**To be eligible to the program,** employees must be:

- Working for CAE Canada Inc. or 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.

# Important

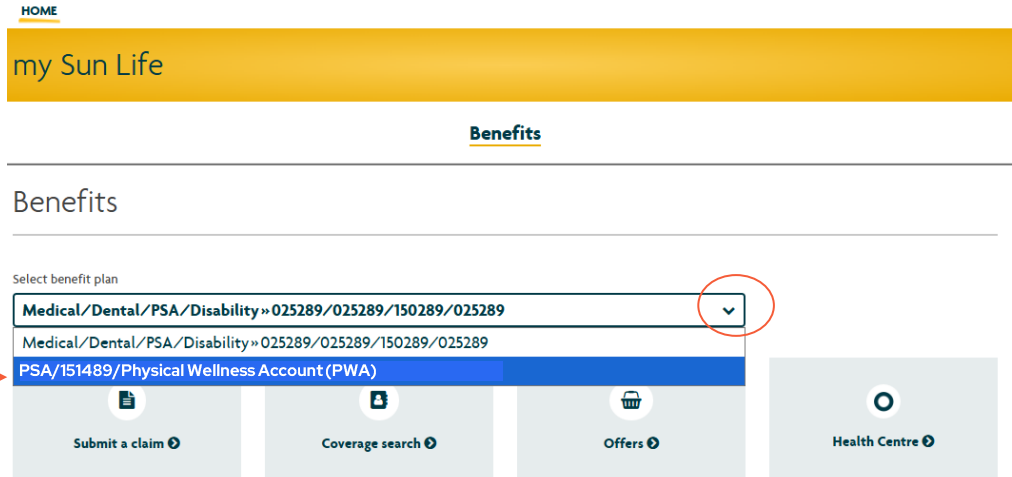
- Employees must retain **all receipts** related to their claims for a minimum of one year.
- **Claims** must be submitted within ninety (90) days following:
  - The end of the reference year in which the expense was incurred; or
  - The coverage termination date, if earlier.
- **Unused amounts** can't be carried forward to a future year.
- This program is **intended exclusively for employees**. Consequently, all receipts and contracts must be in the employee's name.
- As this is a **taxable benefit**, the reimbursed amount is included on your T4 slip (Box 40) and Relevé 1 (Box L) for Quebec employees.

# Claim Process – Sun Life Website

## 1 – Select the plan and start your claim



- Access Sun Life website via the **CAE MyBenefits** application via MyApps under the *Group Insurance Plan* then *Insurer website*.
- Under the Sun Life home page, under the **"Coverage"** tab, select the plan « **PSA/151489/Physical Wellness Account (PWA)** ».

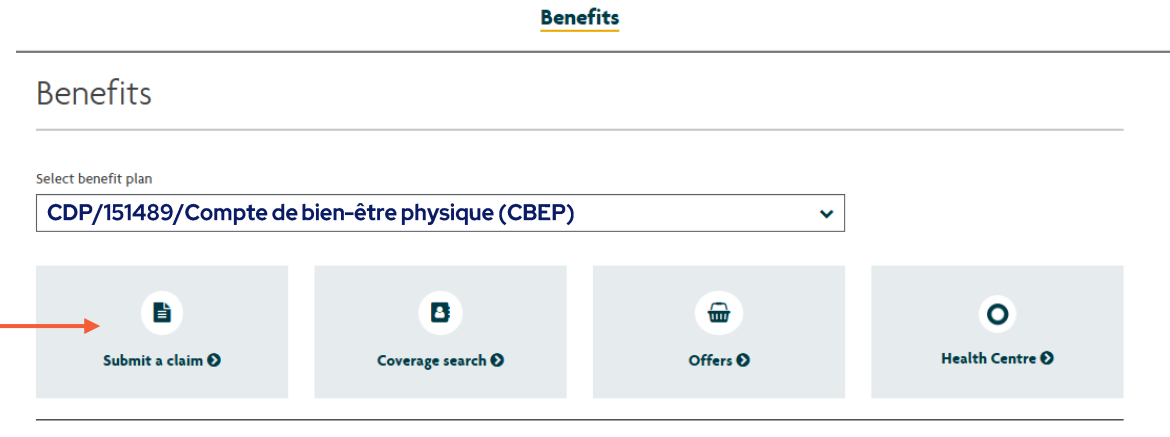


**Important**

**Claims can't be submitted through the Sun Life mobile app.**  
Claims must be submitted either online via the Sun Life website or using the claim form.

*To access the claim form, from the home page, click "Submit a Claim", then under the "Claims" tab, select "Print Claim Form."*

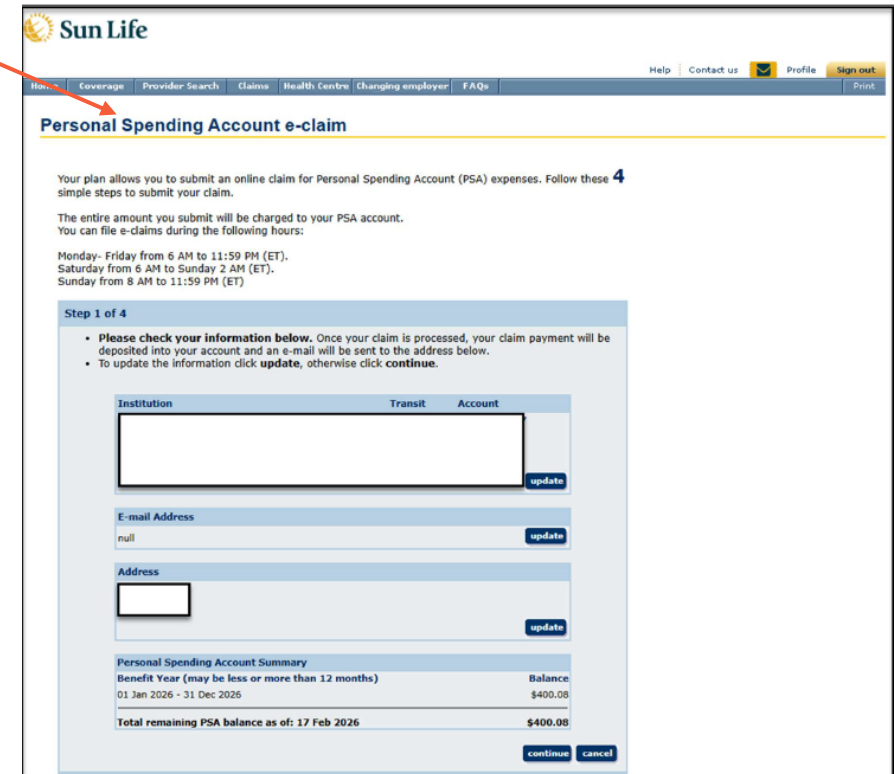
- After selecting the PWA as the plan, click on **"Submit a claim"**.



# Claim Process – Sun Life Website (continued)

## 2 – Verify your information

- Review your contact information, banking details, and email address. Update them if necessary.
- Review the “Personal Spending Account balance”.
  - **Important:** Disregard the reference to the Personal Spending Account (PSA). If you selected the PWA in the previous step, the displayed balance is the PWA balance.
- Click on “continue”.
- **Accept** the terms of use and proceed to the next step.



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### Personal Spending Account e-claim

Your plan allows you to submit an online claim for Personal Spending Account (PSA) expenses. Follow these **4** simple steps to submit your claim.

The entire amount you submit will be charged to your PSA account.  
You can file e-claims during the following hours:

Monday- Friday from 6 AM to 11:59 PM (ET).  
Saturday from 6 AM to Sunday 2 AM (ET).  
Sunday from 8 AM to 11:59 PM (ET)

**Step 1 of 4**

- Please check your information below. Once your claim is processed, your claim payment will be deposited into your account and an e-mail will be sent to the address below.
- To update the information click **update**, otherwise click **continue**.

Institution	Transit	Account

**E-mail Address**  
null

**Address**  
[ ]

**Personal Spending Account Summary**

Benefit Year (may be less or more than 12 months)	Balance
01 Jan 2026 - 31 Dec 2026	\$400.08
<b>Total remaining PSA balance as of: 17 Feb 2026</b>	<b>\$400.08</b>

**continue** **cancel**

# Claim Process – Sun Life Website (continued)

## 3 – Indicate who the claim is for

- Select your name and proceed to the next step.
  - If you select “Other”, your claim will be denied.

## 4 – Enter the claimed amounts

- Select the category “Other expenses”.
- Note that you may submit multiple expenses in a single claim.
- You must enter the **total** amount of the receipt, including taxes. Sun Life will calculate the reimbursable amount in accordance with the [policy](#).
  - Example 1: If the total receipt amount including taxes is \$600, enter \$600.
  - Example 2: If the total receipt amount including taxes is \$100, enter \$100.

## 5 – Attach receipts and submit your claim

- Electronic versions, scanned documents, and photos are accepted.
- To submit, click on “Continue”.
  - Reimbursement will be issued within 3 to 5 business days by direct deposit if banking information is on file. Otherwise, a cheque will be mailed to your home address.

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### Personal Spending Account e-claim

Claim Information

Step 4 of 4

Enter Personal Spending Account (PSA) claims information and click 'Continue.'

- You can enter up to eight expenses at a time. If you need to submit more than eight, you'll need to create a new claim.
- Your claim amount needs to be in Canadian dollars. Please convert any foreign funds to their Canadian equivalent.

Read more about your [Personal Spending Account](#) coverage and the types of expenses you can claim.

Expense category	Service Date dd/mm/yyyy	Amount (xxx.xx)
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Select		\$
Total Amount Claimed:		\$ 0.00

continue cancel

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### Personal Spending Account e-claim

Claim information

#### Send documents

To continue your claim submission, please attach your documents for each of the expenses listed below.

You can submit up to 10 documents per expense. Make sure any documents are in an approved format (.jpg, .png, .pdf) and less than 3MB in size.

**Other expense**  
01/02/2026 **\$200.00**

Documents needed:  
• Receipts

Upload files or drop them here

Previous Continue Cancel

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Please refer to the [legal](#), [privacy](#) and [security](#) pages for information on the use of this site.  
Any changes you make on this site may affect information about your particular plan  
offered by Sun Life Assurance Company of Canada.