

Eligible Expenses for Health Care Spending Accounts

The eligible expenses are those that would be tax deductible and are listed in the Income Tax Act, its Regulations and Interpretation Bulletins.

As a general rule of thumb, if it is an item you can get coverage for under extended health care from an insurer, it is an eligible item. Members can claim expenses for themselves, their spouses and any dependent children.

In addition to deductibles, co-insurance amounts and premiums that are not taxable benefits, the expenses covered by the account **could** include the following items, **as long as no other provincial health insurance or private health care plan covers them.**

PRESCRIPTION DRUGS:

The cost of any prescription drugs **that** have been prescribed by a licensed doctor are eligible. Prescription drugs that have been purchased without a doctor's prescription are **NOT** eligible. All diabetic supplies and other life sustaining drugs are eligible without a doctor's prescription.

PRACTITIONERS (All services must be performed by a qualified licensed medical practitioner)

- Acupuncturist
- Chiropractor
- Dietician
- Massage Therapy
- Naturopath / Homeopath
- Nurse
- Occupational Therapist
- Optometrist
- Osteopath
- Physiotherapist
- Podiatrist / Chiropodist
- Psychologist (if licensed)
- Social Worker
- Speech Therapist (if treated for pathological or audiological)

DENTAL

- Preventive
- Diagnostic
- Restorative
- Orthodontic

(Does not include ANY whitening kits, toothpaste, toothbrushes).

MATERIALS AND APPARATUS

Materials & Apparatus Which are Prescribed by a Recognized Medical Practitioner

- Contact lenses
- Devices to assist a person to use bathtubs, showers or toilets
- Devices to assist individuals with mobility impairments to operate a vehicle
- Devices to assist walking (individual must have mobility impairment)
- Devices used by individuals suffering from a chronic respiratory ailment
- Drugs, medications or other preparations prescribed by a medical practitioner or dentist
- Electronic or computerized environmental control systems for individuals with severe and prolonged mobility restrictions
- Electronic speech synthesizers
- Equipment that enable deaf or mute persons to make telephone communication possible with other persons
- External Breast Prosthesis
- Extremity Pumps or elastic support hose to reduce lymph edema swelling
- Eye Glasses or other devices for treatment or correction of patient's vision defect
- Heart monitors or pace makers
- Hospital bed, if required in home
- Inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion
- Infusion pumps for diabetes
- Insulin
- Monitors for babies that are prone to sudden death syndrome
- Optical scanners for blind individuals to enable to print or read
- Orthopedic shoes or boots
- Oxygen tent
- Power-operated guided chair installation for stairways
- Power-operated lifts and transportation equipment to allow wheelchair access to a vehicle
- Synthetic speech systems, Braille printers that enable blind persons to use computers
- Syringes
- Television closed captioned decoders
- Wigs required as a result of disease, accident or medical treatment

Materials and Apparatus Which Don't Require a Prescription

- Any apparatus paid to a doctor, nurse or hospital
- Artificial eye
- Artificial kidney machine
- Artificial limbs
- Blood sugar measuring devices for diabetics
- Brace for limb
- Catheters, trays, tubing, diapers, disposable briefs required by incontinent persons
- Colostomy or Ileostomy pads
- Crutches
- Hearing Aids / devices for telephone receivers, equipment volume adjustments
- Hernia Truss
- Iron Lung
- Laryngeal speaking aid
- Rocking Bed for polio victim
- Spinal Brace
- Wheelchair

OTHER EXPENSES

- Ambulance
- Birth Control Pills (must be prescribed by medical doctor)
- Cost of acquisition, care and maintenance (including food and veterinarian care) of a dog, if the dog is trained to guide a blind person or alert profoundly deaf individual. In addition, traveling, board and lodging expenses, while in full time attendance at a training institution are allowable
- Home Maker, Home Care (attendant must be non-relative)
- Modifications to a home for a person who lacks normal physical development or is confined to a wheelchair
- Transportation costs - to hospital, clinic or doctor's office to obtain service **not otherwise available**
- On behalf of a patient who requires a bone marrow or organ transplant:
 - Reasonable expenses to locate a compatible donor and arrange for the transplant
 - Reasonable traveling, board & lodging expenses of the donor and the patient in respect of the transplant

FACILITIES

- Remuneration paid for a full time attendant, or for the cost of full time care in a nursing home, of a patient who has a severe and prolonged mental or physical impairment. The condition must be certified by a medical doctor or optometrist, where applicable. An impairment is considered severe and prolonged, if it markedly restricts daily activities and can reasonably be expected to last for a continuous period of at least 12 months.

- Remuneration paid for a full time attendant, if the patient lives in a self-contained domestic establishment (for example, his or her home). A doctor must certify that the patient is likely to be dependent on others for personal needs by reason of physical or mental infirmity that is of indefinite duration.
- Amounts paid to a nursing home for the full time care of a patient who, because of a lack of normal mental capacity, will be dependent upon others for now and the foreseeable future.
- Payments to a special school, institution, or other place for care, training, or use of equipment, facilities, or personnel, with regard to a mentally or physically handicapped individual. An “appropriately qualified person” must certify the individual and his or her special requirements.
- Payments to a public or licensed private hospital.

EXPENSES NOT COVERED UNDER THIS PLAN

- Air conditioners, humidifiers, dehumidifiers and cleaners
- Antiseptic diaper service
- Birth control devices (not prescribed)
- Health programs offered by hotels, health clubs
- Illegal operations, treatments or drugs
- Maternity clothes
- Medical expenses for which you are re-imbursed from other plans
- Scales for weighing food

Expenses incurred as a result of purely cosmetic procedures are not considered eligible expenses. Examples include liposuction, hair replacement, botulinum toxin (“botox”) injections and teeth whitening. Cosmetic procedures required for medical or reconstructive purposes will continue to qualify.