

Group Life & Health

*This is all about*

# Eligible Expenses

*under your Health  
Spending Account*

Well. And well worth it.



# Hello.

Your group insurance administrator has chosen a Health Spending Account for you. Great. Now what is it?

A Health Spending Account works like a special savings account. Every year, your employer places a certain amount of money – called credits – into your Health Spending Account. You can then use these credits to settle certain medical and dental care fees that aren't covered by your group plan. With it, you get the freedom to choose the benefits mix that best suits your changing needs.

This useful guide gives you examples of eligible – and non-eligible – expenses, so that you can take full advantage of your Health Spending Account.

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## A - Professional Services

1. Acupuncturist.
2. Audiologist.
3. Chiroprapist.
4. Chiropractor.
5. Christian Science Practitioner.
6. Dental hygienist.
7. Dentist.
8. Denturologist or dental mechanic.
9. Dietitian.
10. Naturopath.
11. Occupational therapist (member of the Canadian Association of Occupational Therapists).
12. Oculist.
13. Optometrist.
14. Osteopath.
15. Physician.
16. Physiotherapist.
17. Podiatrist.
18. Practical nurse (medical services only).
19. Psychoanalyst (member of the Canadian institute of Psychoanalysis or a member of the Quebec Association of Jungian Psychoanalysts).
20. Psychologist.
21. Registered nurse.
22. Speech therapist.
23. Therapeutist (or therapist).

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Other medical practitioners may meet the requirements of CRA; in all cases the medical practitioner must be recognized by the laws of the province in which the services are rendered.

### **B - Dental Services**

1. Radiographs.
2. Preventive.
3. Endodontics.
4. Periodontics.
5. Prosthetics.
6. Restorative.
7. Oral surgery.
8. Orthodontics.

### **C - Drugs, Medicaments and Other Preparations or Substances**

1. Drugs, medicaments and other preparations or substances, including the cost of prescription, as prescribed by a medical practitioner or dentist and as recorded by a licensed pharmacist.
2. Birth control pills, as prescribed by a physician and as recorded by a licensed pharmacist.
3. Insulin or substitutes, tapes or tablets for sugar content tests by diabetics, prescribed by a medical practitioner.
4. Oxygen, prescribed by a medical practitioner, including the cost of buying or renting an oxygen tent or other equipment necessary to administer oxygen.
5. Injectable liver extract for pernicious anaemia, prescribed by a medical practitioner.
6. Vitamin B-12 for pernicious anaemia, prescribed by a medical practitioner.

## **D - Eyeglasses and Contact Lenses**

Eyeglasses (including frames and lenses), contact lenses or other devices for the treatment or correction of a vision defect as prescribed by an oculist, ophthalmologist or an optometrist; laser eye surgery performed by a medical practitioner.

## **E - Hospital Services**

1. Room accommodation.
2. Miscellaneous medical services.

An institution situated in another country must meet the requirements of the Act to qualify as a hospital, for income tax purposes.

## **F - Laboratory, Radiological and Other Diagnostic Procedures or Services**

Laboratory, radiological and other diagnostic procedures or services, together with necessary interpretations, listed or not listed below, must be prescribed by a medical practitioner or dentist.

1. Blood tests.
2. Cardiographs.
3. Metabolism tests.
4. Spinal fluid tests.
5. Stool examinations.
6. Urine analyses.
7. X-ray examinations.

## **G - Apparatus, Devices, Equipment and Products**

1. Artificial eye.
2. Artificial kidney machine, including reasonable installation, home alteration and operating costs.
3. Artificial limb.
4. Brace for a limb.
5. Crutches.
6. Hearing aid.
7. Iron lung.
8. Ileostomy or colostomy pads.
9. Laryngeal speaking aid.
10. Rocking bed for poliomyelitis victim.
11. Spinal brace.
12. Truss for hernia.
13. Wheelchair.

## **H - Apparatus, Devices, Equipment and Products Eligible as Prescribed by a Medical Practitioner**

1. A wig made for a person who has suffered abnormal hair loss as a result of disease, medical treatment or accident.
2. Needles and syringes designed to be used for the purpose of giving an injection.
3. A device or equipment, including replacement parts, designed exclusively for use by a person suffering from a chronic respiratory ailment or a severe chronic immune system dysregulation, but not including an air conditioner, humidifier, dehumidifier, heat pump or heat or air exchanger.
4. A device or equipment designed to pace or monitor the heart of a person suffering from heart disease.
5. Orthopedic shoes and boots or an insert for a shoe or boot to overcome a physical disability.
6. A power-operated guided chair installation to be used solely in a stairway.
7. A mechanical device or equipment designed to assist a person to enter or leave a bathtub or shower, or to get on or off a toilet.
8. A hospital bed including any prescribed attachments.
9. A device designed to assist a person in walking, when the person has impaired mobility.
10. An external breast prosthesis that is required because of a mastectomy.
11. A teletypewriter or similar device, that enables a deaf or mute person to make and receive telephone calls, including visual ringing indicators and acoustic couplers; amounts paid in providing additional equipment and accessories to others in order to make telephone communication possible with those other persons are also allowed as medical expenses.

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12. An optical scanner or similar device designed to enable a person who is blind to read print.
13. A power-operated lift or transportation equipment designed exclusively for use by or for a disabled person to allow the person access to different areas of a building or to assist the person to gain access to a vehicle or to place the person's wheelchair in or on a vehicle.
14. A device designed exclusively to enable a person with impaired mobility to operate a vehicle.
15. A device or equipment, including synthetic speech systems, braille printer and large print-on-screen device, designed exclusively for use by a blind person, in operating a computer.
16. An electronic speech synthesizer that enables a mute person to communicate by using a portable keyboard.
17. A device to decode special television signals to permit the script of a program to be visually displayed for a deaf person.
18. A visual or vibratory signaling device, including a visual fire alarm indicator, for a person who has a hearing impairment.
19. A device designed to be attached to an infant identified as being prone to sudden infant death syndrome in order to sound an alarm when the infant ceases to breathe.
20. An infusion pump, including disposable peripherals, used to treat diabetes or a device designed to enable a person with diabetes to measure his blood sugar level.
21. An electronic or computerized environmental control system designed exclusively for the use of a person with severe and prolonged mobility restriction.
22. An extremity pump or elastic support hose designed exclusively to relieve swelling caused by lymphedema.
23. An inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion.

## I - Medical Treatments

All medical treatments, listed or not listed below, must be prescribed by a medical practitioner.

1. Blood transfusion.
2. Diathermy.
3. Electric shock treatments.
4. Hydrotherapy (treatments only).
5. Injections.
6. Insulin treatments.
7. Pre-natal, post-natal treatments.
8. Psychotherapy.
9. Radium therapy.
10. Speech pathology or audiology.
11. Ultra-violet ray treatments.
12. Whirlpool baths (treatments only).
13. X-ray treatments.

## J - Miscellaneous

1. Ambulance charges to or from a public or licensed private hospital.
2. Transportation costs, to obtain medical services not otherwise available within the person's locality, subject to specific requirements including the transport provider and the distance traveled.
3. The cost of diapers, disposable briefs, catheters, catheter trays, tubing or other products required by a person by reason of incontinence caused by illness, injury or affliction.

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4. The cost of food supplements, prescribed by a physician, dispensed in a pharmacy where the pharmacist has recorded the prescription. The food supplement must be manufactured, sold or represented for use in diagnosis, treatment or prevention of a disease, disorder of normal physical state or the symptoms thereof, or in restoring, correcting or modifying an organic function.
5. The cost of acquiring and the care and maintenance (including food and veterinary care) of an animal. These costs must be paid on behalf of a person who is blind, profoundly deaf, or who has severe and prolonged impairment that markedly restricts the use of arms or legs. The animal must be specially trained to aid the person in coping with his impairment and the animal must be provided by a person or organization, one of whose main functions is the training of animals for this purpose.
6. Reasonable expenses, on behalf of a person who requires a bone marrow or organ transplant, to locate a compatible donor and to arrange for the transplant, including legal fees and insurance premiums; and for reasonable traveling, board and lodging expenses for the donor and a companion, as well as the recipient and a companion, incurred in respect of the transplant.
7. Reasonable expenses relating to renovations or alterations to a dwelling of a person who lacks normal physical development or has a severe and prolonged mobility restriction (one that may be expected to last 12 months or more), to enable the person to gain access to, or to be mobile or functional within, the dwelling.
8. Reasonable expenses relating to rehabilitative therapy, including training in lip reading and sign language, incurred to adjust for the person's loss of hearing or speech.

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### Non-Eligible Expenses

The following are some examples of expenses that cannot be deducted as medical expenses:

1. Toothpaste.
2. Wigs, unless made to order for individuals who have suffered abnormal hair loss owing to disease, medical treatment or accident.
3. Scales for weighing food.
4. Maternity clothes.
5. Antiseptic diaper services.
6. Medical emergency bracelet.
7. Electrolysis, laser hair removal or any other similar practices, performed by an aesthetician.
8. Fees charged to complete any medical forms.
9. Funeral, cremation or burials, cemetery plot, monument, mausoleum.
10. Illegal operations, treatments or drugs illegally procured.
11. Health programs offered by resort hotels, health clubs and gyms.
12. Gift certificates (e.g. chiropractor services, laser surgery).
13. Athletic club expenses incurred for the purpose of keeping physically fit.
14. Payments to a municipality where the municipality employed a doctor to provide medical services to the residents of the municipality.
15. Medical expenses for which you are reimbursed or are entitled to be reimbursed.

## Eligible expenses under your Health Spending Account

### Appendix

The information provided herein is of a general nature, and in accordance with the interpretation as per Standard Life. It is in conformity with the provisions of section 118 of the *Canadian Income Tax Act*, in force on January 1, 2006, and the interpretation bulletin IT-519R2, Medical Expense and Disability Tax Credits and Attendant Care Expense Deduction. This bulletin is available on the CRA Internet site at the following address:

<http://www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html>

For more information or specific inquiries on all types of eligible expenses and details on their limitations, we invite you to refer to the General Income Tax Guide published by Canada Revenue Agency (CRA) or communicate with a CRA office.

Standard Life does not assume the responsibility of advising the reader of any subsequent amendments to the *Canadian Income Tax Act* or modifications to the interpretation bulletin IT-519R2 that may change the information provided hereinafter.





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**Talk soon.**

For more information on your Health Spending Account or if there is anything else we can help you with, please contact our Customer Service Representatives at the number below or visit our Web site.

**1 800 499-4415**

**[www.standardlife.ca](http://www.standardlife.ca)**