

HealthCare Spending Account (HSA) Eligible Expenses

Eligible expenses include, but are not limited to, the following:

Health and Dental Insurance

Amounts

- Premiums
- Deductibles
- Co-insurance amounts
- Out-of-Canada health premiums

Professional Services

- Acupuncturist (if a qualified medical practitioner)
- Anesthetist
- Chiropodist
- Chiropractor
- Christian Science practitioner or nurse
- Cosmetic surgeon (medical or dental)
- Dental hygienist
- Dental mechanic (for the making or repairing of a complete upper or lower denture)
- Dentist
- Dermatologist
- Dietician
- Gynecologist
- Homeopath
- Naturopath
- Neurologist
- Nurse (R.N.)
- Nutritional counselor (by written recommendation of a physician)
- Obstetrician
- Occupational therapist
- Oculist
- Optician
- Optometrist
- Orthopedist
- Osteopath
- Pediatrician
- Physician
- Physiotherapist
- Plastic Surgeon
- Podiatrist
- Practical nurse (RNA – medical services only)
- Psychiatrist
- Psychoanalyst
- Psychologist (if licensed to provide therapy or rehabilitation)
- Speech therapist (pathological or audiological only)
- Surgeon
- Therapist/Therapist
- X-ray technician

Dental Services

- Dental x-rays
- Extracting teeth
- Filling teeth
- Gum treatment
- Oral surgery
- Straightening teeth

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Hospital Services

- Oxygen masks, tent
 - Use of operating room
 - Other hospital charges
- See also Professional Services, Laboratory Examinations and Tests, and Medical Treatments*

Laboratory Examinations & Tests

- Blood tests
- Cardiographs
- Metabolism tests
- Spinal fluid tests
- Stool examination
- Urine analyses
- X-ray examinations

Medical Treatments — If Prescribed

- Blood transfusion
- Diathermy
- Electric shock treatments
- Healing services
- Hydrotherapy
- Injections
- Insulin treatments
- Pre-natal, post-natal treatments
- Radium therapy
- Transplants: for 1998 and later years, on behalf of a patient who requires a bone marrow or organ transplant, the reasonable costs of locating a compatible donor and arranging for the transplant, including legal fees and insurance premiums; and 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.
- Ultra-violet ray treatments
- Vaccines
- Whirlpool bath therapy
- X-ray treatments

Care and Treatment Facilities

- Accommodation in a hospital (semi-private or private)
- Treatment, meals, and lodging in treatment centres for alcoholism or drug addiction

HealthCare Spending Account (HSA) Eligible Expenses

- Care and supervision in a special school, institution, or other place for a mentally or physically disabled individual; including care in a group home for a severely disabled individual
- Care in own home
- Care of a blind person
- Care of a person certified to be mentally incompetent
- Full-time attendants or care in a nursing home (for confinement to a bed or wheelchair)
- Payments to a licensed private hospital

Medicines

- Cost of prescriptions
- Insulin or substitutes
- Liver extract — injectable for pernicious anemia
- Oxygen
- Tapes or tablets for sugar content tests by diabetics, if the procedure has been required by a physician
- Vitamin B-12 for pernicious anemia
- Any medicine or drug purchased by you, your spouse, or a dependent, as prescribed by a medical practitioner or dentist and as recorded by a licensed pharmacist

Apparatus and Materials

(and repairs thereto and replacement batteries):

Note that all items prescribed by regulation, as indicated by an asterisk (*) below, must be prescribed by a medical practitioner to be eligible.

- Artificial eye
- Artificial kidney machine, including reasonable installation, home alteration, and operating costs
- Artificial limb
- Blood sugar level measuring devices for diabetics
- Brace for a limb including elasticized stockings if carefully fitted to measurement or made to measure
- Catheters, catheter trays, tubing, diapers and disposable briefs or other products required by persons who are incontinent by virtue of illness, injury, or affliction
- Colostomy pads and related supplies

HealthCare Spending Account (HSA) Eligible Expenses

- Contact lenses — prescribed
- Crutches, canes, walkers
- Devices designed exclusively to enable an individual with a mobility impairment to operate a vehicle *
- Devices designed to assist an individual in walking where the individual has a mobility impairment *
- Devices or equipment, including a replacement part, designed exclusively for use for a chronic respiratory ailment or a severe chronic immune system deregulation *
- Devices to aid the hearing of a deaf person, including bone-conduction telephone receivers, extra-loud audible signals, and devices to permit volume adjustment of telephone equipment above normal levels
- Devices or equipment designed to assist a person in entering or leaving a bathtub or shower, or getting on or off a toilet *
- Electronic speech synthesizers that enable mute persons to communicate using a portable keyboard *
- Environmental control systems (electronic or computerized) designed exclusively for the use of an individual with severe and prolonged mobility restrictions (apparently this is to include electronic control systems for quadriplegics) *
- Equipment and accessories that enable deaf or mute persons to make and receive telephone calls, including visual ringing indicators, acoustic couplers, teletypewriters (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. *)
- External breast prosthesis required because of a mastectomy *
- Extremity pumps or elastic support hose designed exclusively to reduce swelling caused by lymphedema *
- Eyeglasses — prescribed
- Heart monitoring or pacing devices *
- Hospital bed, including prescribed attachments, if required in home *
- Hydraulic wheelchair lifts for a vehicle that has been prescribed by a qualified medical practitioner
- Ileostomy pads and related supplies
- Inductive coupling osteo-genesis stimulators for treating non-union of fractures or aiding in bone fusion *
- Infusion pumps, including disposable peripherals, used in the treatment of diabetes *

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- Laryngeal speaking aid
- Needles and syringes *
- Optical scanners or similar devices designed to be used to enable blind persons to read print *
- Orthopedic shoes and boots or shoe or boot inserts if needed to overcome a physical disability *
- Oxygen tent and equipment *
- Portable chest respirator
- Power-operated guided chair installation to be used solely in a stairway *
- Power-operated lifts or transportation equipment designed exclusively for use by or for disabled persons to allow them access to different areas or levels of a building or to assist them to gain access to a vehicle or to place a wheelchair in or on a vehicle (apparently this includes track electrical systems to move quadriplegics about the home (e.g., from bed to bath) *)
- Reasonable expenses relating to renovations or alterations to a dwelling of a patient who lacks normal physical development or has a severe and prolonged mobility impairment (one that may be expected to last 12 months or more), to enable the patient to gain access to, or to be mobile or functional within, the dwelling
- Rocking bed for a person with poliomyelitis
- Spinal brace
- Sudden infant death syndrome monitor/alarms *
- Synthetic speech systems, Braille printers, and large print, on-screen devices that enable blind persons to utilize computers *
- Television closed-caption decoders for the deaf *
- Truss for hernia
- Wheelchairs
- Wigs made for individuals who have suffered abnormal hair loss owing to disease, accident, or medical treatment *
- Any apparatus or material — where payment was made directly to a doctor, dentist, nurse, or hospital

Miscellaneous

- Ambulance charges to or from hospital, or transportation costs to or from hospital, clinic, or doctor's office to obtain services not otherwise available nearer home
- Birth-control devices, non-prescription
- Birth-control pills (prescription)
- Canadian Red Cross — Home Maker Service

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- Costs of an animal specially trained to assist a person who is blind, deaf, or severely impaired in the use of arms or legs. In addition to the cost of the animal, its care and maintenance (including food and veterinary care) are eligible expenses, as are travel expenses to a training facility to learn how to handle the animal. Note that prior to 1990 this provision was limited to expenses for guide dogs for the blind and deaf.
- Premiums paid to a non-government medical or hospital care plan
- Reasonable expenses relating to rehabilitative therapy, including training in lip reading and sign language, as incurred to adjust for a patient's loss of hearing or speech
- Smoking-cessation counseling or weight-loss counseling (if recommended by a physician to treat a specific ailment and provided by a licensed practitioner)
- Surgical hair transplants performed by a physician
- Tutoring for an individual who has a learning disability or other mental impairment
- Victorian Order of Nurses — home care

What You Cannot Deduct As Medical Expenses

- Air cleaners, air conditioners, dehumidifiers, or humidifiers
- Antiseptic diaper services
- Athletic club expenses to keep physically fit
- Cost of special food or beverages — unless they have no nutritional value to you and are taken only to treat or alleviate an illness
- Funeral, cremation, or burials, or cemetery plot, monument, or mausoleum
- Health programs offered by resort hotels, health clubs, and gyms
- Illegal operations, treatments, or drugs illegally procured
- Maternity clothes
- Medical expenses for which you are reimbursed or are entitled to be reimbursed
- Payments to a municipality where the municipality employed a doctor to provide medical services to the residents of the municipality
- Scales for weighing food
- Toothpaste or toothbrushes
- Wigs — unless made to order for individuals who have suffered abnormal hair loss owing to disease, medical treatment, or accident