

## HEALTH CARE SPENDING ACCOUNT: ELIGIBLE EXPENSES

Benefits by Design (BBD) Inc. has compiled a listing of common eligible expenses for Health Care Spending Accounts (HCSA). This listing is based on the Canada Revenue Agency (CRA) guidelines and may not be complete. Please refer to the [CRA website](#) for a full list of eligible expenses.

BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Acoustic coupler</b> – a device used to assist a deaf person to communicate via telephone.	Yes
<b>Air conditioner</b> – (50%) up to a maximum of \$1,000 of the total paid amount for a person with a severe chronic ailment, disease or disorder.	Yes
<b>Air filter, cleaner or purifier</b> – for persons to cope with or overcome a severe chronic respiratory ailment or a severe chronic immune system disorder.	Yes
<b>Alcohol and drug treatment centre expenses</b> – facility lodging and program costs (for both public and private facilities).	Yes
<b>Altered auditory feedback device</b> – for the treatment of a speech disorder.	Yes
<b>Attendant Care Expenses</b> – can be provided in the home, a retirement home, nursing home or in a group home. Eligible expenses include: food preparation, housekeeping laundry service, health care worker (RN/RPN/PSW). A letter from a medical practitioner is required. Full breakdown of cost is also required.	Yes
<b>Audible signal devices</b> – including large bells, loud ringing bells, and single stroke bells, vibrating bells, horns and visible signals.	Yes
<b>Baby breathing monitor</b> – a device designed to be attached to an infant to sound an alarm if the infant stops breathing. A medical practitioner must certify in writing that the infant is prone to sudden infant death syndrome (SIDS).	Yes
<b>Bathroom aids</b> – to assist a person getting in to, or out of, a bathtub/shower or to get on or off a toilet.	Yes
<b>Blood transfusion fees</b>	Yes
<b>Bone growth/osteogenesis stimulator (bone conduction receiver)</b>	Yes
<b>Braces for a limb</b>	Yes
<b>Braille note-takers</b> – used by a person who is blind to allow that person to take notes.	Yes
<b>Braille printers</b> – designed exclusively to be used by a person who is blind to operate a computer.	Yes
<b>Breast prosthesis</b> – is needed because of a mastectomy.	Yes

BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Cancer treatment</b> – for expenses provided by a medical practitioner or public or licensed private hospital.	No
<b>Catheter supplies</b> – catheters, catheter trays, tubing or other products required for incontinence caused by illness, injury or affliction.	Yes
<b>Child Care</b> – if the child has a specified disability and the facility is geared to treat that disability. See: “ <b>School for persons with impairments in physical or mental functions</b> ” for more information.	Yes
<b>Circumcision</b> – the cost to a medical doctor to perform the procedure.	Yes
<b>Clip-on</b> for prescription glasses – must be dispensed by an optician, optometrist, ophthalmologist or a medical doctor.	No
<b>Cochlear implants</b>	No
<b>Colostomy / ileostomy / ostomy items</b> – including pads, pouches and adhesives.	No
<b>Computer Peripherals</b> - designed exclusively to be used by a blind person in the operation of a computer.	Yes
<b>Contact lenses, prescription</b>	Yes
<b>Crutches</b>	Yes
<b>Deaf-blind intervening services</b> - used by a person who is both blind and profoundly deaf. Amount must be paid to someone in the business of providing such services.	Yes
<b>Dental services</b> – performed in a dental office (denturists, hygienists and other dental specialist) that are not for cosmetic reasons (i.e. in office/at home teeth whitening and bleach kits)	No
<b>Devices or software</b> - designed to be used by a blind person or a person with a severe learning disability to enable them to read print.	Yes
<b>Diabetic supplies</b> – including blood glucose monitor, glucose watch and lancets.	Yes
<b>Diagnostic tests</b> – the cost of medical tests such as cardiographs, electrocardiograms, x-rays, ultrasounds, MRI, and CT scans. Delux or elective tests are eligible.	No
<b>Diapers or disposable briefs</b> – for a person who is incontinent due to an illness, injury or affliction.	Yes
<b>Driveway access</b> - reasonable amounts paid to alter the driveway of the main residence of a person who has a severe and prolonged mobility impairment, to facilitate a bus.	Yes

<b>Drugs</b> – prescribed by a medical practitioner AND recorded by a pharmacist.	Yes
BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Elastic support hose</b> – designed exclusively to relieve swelling caused by chronic lymphedema.	Yes
<b>Electronic bone healing device</b>	Yes
<b>Electronic speech synthesizers</b> – that enable a person who is unable to speak to communicate using a portable keyboard.	Yes
<b>Electrotherapy devices</b> – for the treatment of a medical condition or a severe mobility issue.	Yes
<b>Endovenous laser treatment</b>	Yes
<b>Environment control system (computerized or electronic)</b> – including the basic computer system used by a person with a severe and prolonged mobility impairment.	Yes
<b>Extremity pumps</b> – for a person diagnosed with chronic lymphedema.	Yes
<b>Eye exam and diagnostic tests</b> – including contact lens exams.	Yes
<b>Eye patch</b>	Yes
<b>Eyeglasses, prescription</b> – including goggles used for sports.	Yes
<b>Fertility treatments</b> – in vitro fertilization program including artificial insemination fees, paid to a medical practitioner or a public or licensed private hospital, NOT including donations to a sperm bank.	No
<b>Furnace</b> – the amount paid for an electric or sealed combustion furnace to replace a furnace that is neither of these, where the replacement is necessary because of a person's severe chronic respiratory ailment or immune system disorder.	Yes
<b>Gluten-free products for persons diagnosed with celiac disease</b> – only the incremental costs associated with the purchase of gluten-free products are eligible.	Yes
The incremental cost is the difference between the costs of a gluten-free food compared to the cost of a similar non-gluten free product. A receipt for each purchase is required. It is the responsibility of the plan member to calculate and provide all information. This does not include organic foods.	
<b>Hearing aids or personal assistive listening devices</b> – including repairs and batteries.	No
<b>Heart monitoring devices</b> - including repairs and batteries	Yes
<b>Hospital bed</b> – manual or electric hospital beds including prescribed attachments.	Yes

<b>Hospitals</b> - public or private, all room types	No
<b>BENEFITS DESCRIPTION</b>	<b>PRESCRIPTION REQUIRED</b>
<b>Infusion pump</b> – including disposable supplies used in the treatment of diabetes	Yes
<b>Iron lung</b> – a portable chest respirator that performs the same function and a continuous positive airway pressure machine. Includes repairs.	Yes
<b>Kidney Machine (dialysis)</b> – the cost of the machine and the following associated expenses are eligible: repairs, maintenance, supplies, necessary renovations required for installation (hospital official to verify the necessity in writing).	No
<b>Laboratory tests</b> - the cost of medical tests such as blood tests, metabolism tests, spinal fluid tests, stool examinations, sugar content tests, urine analysis. Also the cost of any related interpretation or diagnosis. This includes deluxe/elective tests. The Hemocode test is eligible with a prescription from a Physician.	No
<b>Large print-on-screen devices</b> - designed exclusively to be used by a blind person in the operation of a computer.	Yes
<b>Laryngeal speaking aids</b>	Yes
<b>Laser eye surgery</b>	No
<b>Lift or transportation equipment</b> – (power-operated) designed exclusively for use by a person with an impairment to allow access to different areas of a building, enter or leave a vehicle, or a place a wheelchair on, or in a vehicle.	Yes
<b>Medic Alert Jewelry</b>	Yes
<b>Medical items</b> – all items that are “medically” necessary (not for convenience or cosmetic purposes) are eligible with a prescription from a physician. Note: Medical items used for sports, recreations purposes and/or enhancing are not eligible.	Yes
<b>Medical cannabis</b> – amount paid to Health Canada or designated producer for a person authorized under the Marijuana Medical Access Regulations to possess or use the drug for medical purposes	Yes
<b>Moving expenses</b> – reasonable moving expenses (that have not been claimed as moving expenses on anyone's income tax and benefit return) to move a person who has a severe and prolonged mobility impairment, or who lacks normal physical development, to housing that is more accessible to the person or in which the person is more mobile or functional, to a limit of \$2,000 (for residents of Ontario, the provincial limit is \$2,601).	Yes
<b>Note-taking services</b> – used by a person with impairment in physical or mental functions and paid to someone in the business of providing such services. A medical practitioner must certify in writing that these services are	Yes

necessary.

**Nurse** – registered nurse (RN), registered nursing assistant (RNA), licensed or registered practical nurse (LPN/RPN), personal support worker (PSW)

Yes

BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Nursing home</b> – includes group homes	No
<b>Optical scanners</b> or similar devices designed for use by a person who is blind to enable him or her to read print	Yes
<b>Optometrist services</b>	No
<b>Organ transplant expenses</b> – reasonable amounts paid to locate a compatible donor, to arrange the transplant including legal fees and insurance premiums, and reasonable travelling costs including board and lodging for the patient, the donor, and their respective attendants	No
<b>Orthopedic shoes / boots</b> – sandals are not eligible	Yes
<b>Osteogenesis stimulator</b> – (inductive coupling) for treating non-union of fractures or aiding in bone fusion	Yes
<b>OTC (over-the-counter) drugs</b> – includes insulin or substitutes, shampoo, vitamin B12 and liver extract injections for pernicious anemia. Does not include pre-packaged or pre-manufactured nicotine products such as patches, gums, etc. Must be prescribed by a physician and filled at a pharmacy.	Yes
<b>Out of Canada medical services</b> – amounts paid to a medical practitioner and a public or licensed private hospital if you travel outside Canada to obtain medical services	No
<b>Pacemaker</b>	Yes
<b>Page-turner devices</b> – to help a person turn pages of a book or other document when he/she has a severe and prolonged impairment that restricts the person's ability to use his/her arms or hands	Yes
<b>Phototherapy equipment</b> – for the treatment of psoriasis or other skin disorders. You can claim the amount paid to buy, operate, and maintain this equipment. A SAD light or lamp to treat Seasonal Affective Disorder is not eligible.	Yes
<b>Physician fees/charges for medical services</b> – charges for all medical procedures (except cosmetic procedures). Includes: circumcision, vasectomy/vasectomy reversal/operating room fees. Physician fees for private clinics (if all procedures provided within the total fee are eligible). The amount paid to a medical practitioner for completing medically necessary forms or documentation is also eligible.	No
<b>Plano Sunglasses</b>	Yes

<b>Premiums paid</b> to private health services plans including medical, dental, emergency travel medical and hospitalization plans (health and dental plans only)	No
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BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Pressure pulse therapy devices</b> – for the treatment of a balance disorder	Yes
<b>Professional therapists</b> – health care /medical practitioner services provided by qualified health care professionals such as physiotherapists, chiropractors, registered massage therapists, etc.	No
<b>Prosthetic devices</b> – artificial eyes, ears, noses and limbs. Also includes fees for related repairs, modifications and supplies	No
<b>Reading services</b> – provided to a person who is blind or has a severe learning disability and paid to someone in the business of providing such services	Yes
<b>Real-time captioning</b> – used by a person with a speech or hearing impairment and paid to someone in the business of providing such services	Yes
<b>Rehabilitative therapy</b> – including lip reading and sign language training for the adjustment to a person's loss of hearing or speech	No
<b>Renovation or construction expenses</b> – amounts paid to make changes to give a person who has a severe and prolonged mobility impairment or who lacks normal physical development, access to (or greater mobility or functioning within) the dwelling. This includes driveway, ramp, and lift expenses. A breakdown of costs is required.	No
<b>Repairs</b> to eligible HCSA benefits	Yes
<b>Respite care</b> – includes a short stay in a long term care facility, group home or hospital	No
<b>School for persons with impairments in physical or mental functions</b> – a medical practitioner must certify in writing that the equipment, facilities or personnel specially provided by that school are required because of the person's physical or mental impairment	Yes
<b> Scooter</b> – the amount paid for a scooter that is used in place of a wheelchair	Yes
<b>Service animals</b> – the cost of a specially trained animal to assist a person who is blind, profoundly deaf, has a severe and prolonged physical impairment that markedly restricts the use of their arms or legs, or who is severely affected by autism or epilepsy. In addition to the cost of the animal, the cost of the care and maintenance of the animal is an eligible expense.	No

<b>Sign-language interpretation services</b> – used by a person with a speech or hearing impairment and paid to someone in the business of providing such services	No
<b>Spinal brace</b>	Yes
<b>Stair lift</b> - a power-operated guided chair to be used in a stairway (including installation charges)	Yes
BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Standing devices</b> – for standing therapy in the treatment of severe and prolonged mobility impairment	Yes
<b>Talking textbooks</b> – in connection with enrolment in an educational institution in Canada or a designated educational institution for a person who has a perceptual disability	Yes
<b>Teletypewriters (TTY)</b> or similar devices that enable a person who is deaf or unable to speak to make and receive phone calls	Yes
<b>Television closed caption decoders</b> – for a person who is deaf	Yes
<b>Tinting prescription glasses</b> – eligible only when medically necessary	No
<b>Training</b> - the amount paid for a plan member or a relative to learn to care for a relative who has impairment in physical or mental functions and is a dependent of the plan member. The amount has to be paid to someone who is not the spouse or common-law partner and who was 18 years of age or older when the amounts were paid.	Yes
<b>Travel expenses</b> – if travelling 40-79 km (one way) to obtain medical services, includes reimbursement of public transportation expenses (cab, bus, train). Vehicle expenses are eligible if public transportation is not available. If travelling more than 80km (one-way) from your residence, includes the cost of accommodation, meals, parking, and transportation expenses.	Yes
<b>Truss</b> – for use for individuals with a hernia	Yes
<b>Tutoring</b> – used by, and which are supplementary to the primary education of, a person with a learning disability or impairment in mental functions, and paid to someone in the business of providing such services that is not related to the person being tutored	Yes
<b>Vaccines</b> – includes vaccines received at travel clinics or a doctor's office	Yes
<b>Vehicle modifications</b> – to permit a person confined to a wheelchair (or those with physical impairment) to gain independent access to and or drive the vehicle	Yes
<b>Vehicle purchase</b> – 20% of the amount paid for a van that has been previously adapted, or is adapted within six months of the date of purchase	Yes

(minus the cost of adapting the van) to transport a person who needs to use a wheelchair, to a limit of \$5,000 (for residents of Ontario, the provincial limit is \$6,503)

**Visual or vibratory signaling device** – for a person with a hearing impairment Yes

**Voice recognition software** – used by a person who has impairment in physical functions. A medical practitioner must certify in writing that the expense is necessary because of that impairment. Yes

**Volume control feature** – used by a person who has a hearing impairment Yes

BENEFITS DESCRIPTION	PRESCRIPTION REQUIRED
<b>Walking aids</b> – designed exclusively to assist a person who has a mobility impairment to walk	Yes
<b>Water filter, cleaner or purifier</b> – for use by an individual who is suffering from severe chronic respiratory ailment or severe chronic immune system dysregulation to cope with or overcome ailment or dysregulation	Yes
<b>Wheelchairs and wheelchair carriers</b> – includes charges for a rental/repair/modification and supplies	Yes
<b>Whirlpool bath treatments</b> - The amount paid to a medical practitioner. A hot tub that you install in your home, even if prescribed by a medical practitioner, is not eligible.	Yes
<b>Wigs</b> – amount paid for a person who has suffered abnormal hair loss due to a disease, accident, or medical treatment	Yes

### INELIGIBLE ITEMS FOR A HEALTH CARE SPENDING ACCOUNT

- 3D ultrasound
- Adoption fees
- Circulation booster device
- Cleaning cloths for prescription glasses / glass case
- Contact lens solution
- Corneal specialist
- Cosmetic procedures – expenses for purely cosmetic procedures cannot be claimed as medical expenses. Both surgical and non-surgical procedures purely aimed at enhancing one's appearance are not eligible. Some examples: liposuction, hair replacement procedures, botox injections, mole/wart removal and teeth whitening.
- Exercise equipment (e.g. treadmill)
- Fitness programs – expenses for gym memberships, exercise classes and exercise equipment
- Furniture – home or office equipment (even if ergonomic) including beds, chairs, mattresses, etc. unless they have a specific medical function (e.g. decubitus, hospital type, geriatric). Orthopedic, Craftmatic, Lazy-Boy, etc. are not eligible.
- Gym membership/health club programs
- Holistic practitioner
- Hospital fees such as TV, telephone, meal, parking
- Hot tub (even when prescribed)
- Hypoallergenic pillows/bedding
- Lactation Consultant



An expense, including those identified above, may qualify as a medical expense if it is necessary for medical or reconstructive purposes, such as surgery to address a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

- Daycare and babysitting services
- Dental services or products that are purely for cosmetic reasons (e.g., in office/at home teeth whitening and bleach kits)
- Diaper services
- Ear popper device
- Electric toothbrush / flosser / waterpik

- Lift chair- is ONLY eligible if there is a physical mobility limitation. Lift Chair must be purchased from a Medical supplier.
- Missed appointment fees – not considered a physician service
- Natural health practitioner
- Natural therapist
- Organic food
- Personal response systems- such as Lifeline and Health Line Services
- Polarity therapist
- Premiums for life, LTD, STD, trip cancellation

### INELIGIBLE ITEMS FOR A HEALTH CARE SPENDING ACCOUNT

- Premiums for provincial and territorial health care
  - Alberta Health Care Insurance Plan
  - Manitoba Health Plan
  - Medical Services Plan of British Columbia
  - New Brunswick Medicare Division of Provincial Department of Health
  - Newfoundland Medical Care Plan
  - Northwest Territories Health Insurance Services Agency of Territorial Government
  - Nova Scotia Medical Services Insurance
  - Ontario Health Insurance Plan
  - Prince Edward Island Health Services Payment Plan
  - Quebec Health Insurance Board (including payments made to the Health Services Fund)
  - Saskatchewan Medical Care Insurance Plan
  - Yukon Territorial Insurance Commission
- Premiums for travel insurance - if it includes non-medical coverage such as baggage loss, trip cancellation, etc. (If the premium also includes health coverage, a detailed receipt with a breakdown is required)
- Premiums paid to provincial prescription drug plans (e.g. Pharmacare)
- Premiums (health plan) paid by an employer and not included in your income
- Premiums for provincial or government medical or hospitalization plans (e.g. OHIP health fee)
- Prenatal classes
- Remedies (e.g. naturopathic, homeopathic), supplements including nutritional such as Alimentum), vitamins and natural health products UNLESS it:
  - (i) prescribed by a medical practitioner AND
  - (ii) recorded by a pharmacist

This means it has to be filled at the pharmacy from a prescription just like any other drug claim.
- Sauna
- SAD lamp (for Seasonal Affective Disorder)
- Scales for diabetics to weigh themselves and/or their food
- Scholarship and tuition
- Shipping, handling, courier, mailing charges
- Smoking cessation courses/programs, laser treatment unless for exceptional cases where it is part of the medical treatment for a serious health deterioration and is prescribed and monitored by a medical practitioner
- Sports use only equipment (must be required for every day - not just sports)
- Tanning fees
- Taxes (GST, PST, HST, etc.) where the taxes weren't paid through a traditional plan (only claiming the taxes charged)
- Teeth whitening/bleaching (in home or in dental office) unless a portion of the claim is paid through the traditional dental plan
- Travel expenses-for which you can get reimbursed
- Umbilical cord- blood cord (storage or process)
- Warranties

- Professional therapist's travel fee – additional fees charged for travelling costs for “in home” visits. Only the cost of the actual treatment is eligible.
  - Registered holistic nutritionist
  - Registered holistic practitioner
  - Weight loss programs- such as Weight Watchers, Jenny Craig, Herbal Magic (if Bernstein Clinic, see the “Eligible” list)
-