



Standalone® 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 Canada Revenue Agency (CRA) guidelines and may not be complete. **Please refer to the CRA website for a full list of eligible expenses.**

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| Acoustic coupler – a device used to assist a deaf person to communicate via telephone. | X |
| Air conditioner – (50%) up to a maximum of \$1,000 of the total paid amount for a person with a severe chronic ailment, disease or disorder. | X |
| Air filter, cleaner or purifier – for persons to cope with or overcome a severe chronic respiratory ailment or a severe chronic immune system disorder. | X |
| Alcohol and drug treatment centre expenses – facility lodging and program costs (for both public and private facilities). | X |
| Altered auditory feedback device – for the treatment of a speech disorder. | X |
| Attendant Care expenses – 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. | X |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| Audible signal devices – including large bells, loud ringing bells, and single stroke bells, vibrating bells, horns and visible signals. | X |
| Baby breathing monitor – 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). | X |
| Bathroom aids – to assist a person getting in to, or out of, a bathtub/shower or to get on or off a toilet. | X |
| Blood transfusion fees | X |
| Bone growth/osteogenesis stimulator (bone conduction receiver) | X |
| Braces for a limb | X |
| Braille note-takers – used by a person who is blind to allow that person to take notes. | X |
| Braille printers – designed exclusively to be used by a person who is blind to operate a computer. | X |
| Breast prosthesis – is needed because of a mastectomy. | X |
| Cancer treatment – for expenses provided by a medical practitioner or public or licensed private hospital. | |
| Catheter supplies – catheters, catheter trays, tubing or other products required for incontinence caused by illness, injury or affliction. | X |
| Cochlear implants | |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| Colostomy / ileostomy / ostomy items – including pads, pouches and adhesives. | |
| Contact lenses, prescription | |
| Crutches | X |
| Dental services – 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). | |
| Diabetic supplies – including blood glucose monitor, glucose watch and lancets. | X |
| Diagnostic tests – the cost of medical tests such as cardiographs, electrocardiograms, x-rays, ultrasounds, MRI, and CT scans. | |
| Diapers or disposable briefs – for a person who is incontinent due to an illness, injury or affliction. | X |
| Drugs – prescribed by a medical practitioner AND recorded by a pharmacist. | X |
| Elastic support hose – designed exclusively to relieve swelling caused by chronic lymphedema. | X |
| Electronic bone healing device | X |
| Electronic speech synthesizers – that enable a person who is unable to speak to communicate using a portable keyboard. | X |
| Extremity pumps – for a person diagnosed with chronic lymphedema. | X |
| Eye exam and diagnostic tests – including contact lens exams. | X |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| Eye patch | X |
| Eyeglasses, prescription – including goggles used for sports. | |
| Fertility treatments – 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. | |
| Hearing aids or personal assistive listening devices – including repairs and batteries. | |
| Hospital bed – manual or electric hospital beds including prescribed attachments. | X |
| Infusion pump – including disposable supplies used in the treatment of diabetes. | X |
| Iron lung – a portable chest respirator that performs the same function and a continuous positive airway pressure machine. Includes repairs. | X |
| Kidney Machine (dialysis) – 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). | |
| Laboratory tests – the cost of medical tests. Hemocode test is eligible with prescription from a physician. | |
| Laser eye surgery | |
| Lift or transportation equipment – (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. | X |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|---|-----------------------|
| Medic Alert Jewelry | X |
| Medical items – 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. | X |
| Medical cannabis – 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 | X |
| Nurse – registered nurse (RN), registered or licensed practical nurse (RPN/LPN), or personal support worker (PSW) | X |
| Optometrist services | |
| Organ transplant – reasonable amounts paid to find 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. | |
| Orthopedic shoes, boots, and inserts – sandals are not eligible. | X |
| Pacemaker | X |
| Phototherapy equipment – for treating psoriasis or other skin disorders. You can claim the amount paid to buy, use, and maintain this equipment. A SAD light or lamp to treat Seasonal Affective Disorder is not eligible. | X |
| Plano sunglasses | X |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| <p>Physician fees/charges for medical services – charges for all medical procedures (except cosmetic services). Includes fees for medically necessary forms/documentation. This excludes administrative services (i.e.phone calls, faxes etc.)</p> | |
| <p>Premiums – paid to private health services plans including medical, dental, and hospitalization plans. They can be claimed as a medical expense, as long as 90% or more of the premiums paid under the plan are for eligible medical expenses.</p> | |
| <p>Pressure pulse therapy devices – for the treatment of a balance disorder</p> | X |
| <p>Professional therapists – health care/medical practitioner services provided by qualified health care professionals such as physiotherapists, chiropractors, and registered massage therapists.</p> | |
| <p>Prosthetic devices – artificial eyes, ears, noses, and limbs. Also includes fees for related repairs, modifications, and supplies.</p> | |
| <p>Reading services – used by a person who is blind or has a severe learning disability and paid to someone in the business of providing these services.</p> | X |
| <p>Real-time captioning – used by a person with a speech or hearing impairment and paid to someone in the business of providing these services.</p> | X |
| <p>Rehabilitative therapy – including lip reading and sign language training to adjust to a person's loss of hearing or speech.</p> | |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|---|-----------------------|
| <p>School for persons with an impairment in physical or mental functions – a medical practitioner must certify in writing that the equipment, facilities or personnel specially provided by that school are needed because of the person's physical or mental impairment.</p> | <p>X</p> |
| <p>Scooter – the amount paid for a scooter that is used in place of a wheelchair.</p> | <p>X</p> |
| <p>Service animals – 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.</p> | |
| <p>Sign language interpretation services – used by a person with a speech or hearing impairment and paid to someone in the business of providing these services.</p> | |
| <p>Spinal brace</p> | <p>X</p> |
| <p>Stair lift – a power operated chair to be used in a stairway (includes installation charge).</p> | <p>X</p> |
| <p>Standing devices – for standing therapy in the treatment of severe mobility impairment.</p> | <p>X</p> |
| <p>Talking textbooks – in connection with enrolment at a secondary school in Canada or a designated educational institution for a person who has a perceptual disability.</p> | <p>X</p> |
| <p>Teletypewriters or similar devices – that allows a person who is deaf or unable to speak to make and receive phone calls.</p> | <p>X</p> |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|--|-----------------------|
| Television closed caption decoders – for a person who is deaf. | X |
| Training – 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. | X |
| Travel expenses – if travelling 40-79 km (one way) to obtain medical services, includes reimbursement of public transportation expenses. Vehicle expenses are eligible if public transportation is not available. If travelling more than 80 km (one way), includes the cost of accommodation, meals, and parking expenses. | X |
| Truss – for use for individuals with a hernia. | |
| Tutoring services – that are supplementary to the primary education of a person with a learning disability or impairment in mental functions, and paid to a person in the business of providing these services to individuals who are not related to the person. | X |
| Vaccines – includes vaccines received at travel clinics or a doctor’s office. | X |
| Van – 20% of the amount paid for a van that has been previously adapted, or is adapted within six months after the van was bought (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 \$6,922). | X |

| BENEFIT DESCRIPTION | PRESCRIPTION REQUIRED |
|---|-----------------------|
| Vehicle modifications – to permit a person confined to a wheelchair (or those with physical impairment) to gain independent access to and or drive the vehicle. | X |
| Visual or vibratory signaling device – used by a person with a hearing impairment. | X |
| Vitamin B12 – therapy for a person with pernicious anemia (either by injection, pills or other methods). | X |
| Voice recognition software – used by a person who has an impairment in physical functions. A medical practitioner must certify in writing that the software is necessary. | X |
| Volume control feature – used by a person who has a hearing impairment. | X |
| Walking aids – designed exclusively to assist a person who has a mobility impairment to walk. | X |
| Water filter, cleaner or purifier – for use by an individual who is suffering from a severe chronic respiratory ailment or severe chronic immune system disorder to cope with or overcome ailment or disorder. | X |
| Wheelchairs and wheelchair carriers – includes charges for a rental, repair, or modification and supplies. | X |
| Whirlpool bath treatments – 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. | X |
| Wigs – the amount paid for a person who has suffered abnormal hair loss because of a disease, accident, or medical treatment. | X |

Ineligible items for Health Care Spending Accounts

- 3D ultrasound
- Adoption fees
- Circulation booster device
- Cleaning cloths for prescription glasses/glass case
- Corneal reflectologist
- 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 include: liposuction, hair replacement procedures, Botox injections, mole/wart removal and teeth whitening.
 - An expense, including those identified above, may qualify as a medical expense if it is necessary for a medical or reconstructive purpose, such as surgery to address a deformity related to congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. A note from a licensed medical practitioner is required.
- Daycare and babysitting expenses
- 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
- Exercise equipment (e.g. treadmill)
- Fitness programs – expenses for gym membership, 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, Lazy-Boy, etc. are not eligible.
- Holistic practitioner
- Hospital fees such as TV, telephone, meal, parking
- Hot tub (even when prescribed)
- Hypoallergenic pillows/bedding
- Lactation consultant
- Lift chair – only eligible if there is a physical mobility limitation and must be purchased from a medical supplier.
- Missed appointment fees – not considered a physician service
- Natural health products and services

- Natural therapist – i.e. Reiki
- Organic food
- Over the counter – over the counter medication or products including: vitamins, pain relief (acetaminophen, ibuprofen), Band-Aids, insoles, etc.
- Personal response systems such as Lifeline and Health Line Services
- Polarity therapist
- Premiums for life, Long Term Disability, Short Term Disability, trip cancellation
- Provincial and territorial plans – you cannot claim the following provincial and territorial plans as medical expenses:
 - 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
 - Nunavut Health Care Plan 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