

## ELIGIBLE EXPENSES FOR HCSA

Green Shield Canada has compiled the list below of common eligible expenses for Health Care Spending Account (HCSA). This list is based on Canada Revenue Agency (CRA) guidelines and may not be complete. Please visit the CRA website for a full list of eligible expenses.

| BENEFIT DESCRIPTION  | Prescription Required |
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| <b>Acoustic coupler</b> – a device used to assist a deaf person to communicate via telephone   | X                     |
| <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   | X                     |
| <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  | X                     |
| <b>Alcohol and drug treatment centre expenses</b> – includes facility, lodging and program costs (for both public and private facilities)  | X                     |
| <b>Altered auditory feedback devices</b> – for the treatment of a speech disorder  | X                     |
| <b>Attendant Care Expenses</b> – can be provided in the home, a retirement home, nursing home or in a group home. The attendant cannot be the spouse or common-law partner. Respite care expenses are eligible.<br>Eligible Expenses: food preparation, housekeeping, laundry services, health care workers (RN/RPN/PSW).<br>Ineligible Expenses: rent, food, cleaning supplies, other operating costs such as support/maintenance staff.<br>A letter from a medical practitioner is required certifying that the person is likely to continue to be dependent on others for their personal needs and care for the long-term <b>and</b> needs a full-time attendant because of impairment in physical or mental functions. | X                     |
| <b>Audible signal devices</b> including large bells, loud ringing bells, and single stroke bells, vibrating bells, horns and visible signals   | X                     |
| <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).   | X                     |
| <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  | X                     |
| <b>Bernstein and similar weight loss clinics</b> – all services are eligible (including physician fees and injections) if the invoice is signed by a physician.  | X                     |
| <b>Bliss symbol boards</b> or similar devices used by a person who has a speech impairment to help the person communicate by selecting the symbols or spelling out words   | X                     |
| <b>Blood transfusion fees</b>  | X                     |
| <b>Bone growth/osteogenesis stimulator (bone conduction receiver)</b>  | X                     |
| <b>Botox injections</b> – only when the services are necessary for medical or reconstructive purposes  | X                     |
| <b>Braces for a limb</b>   | X                     |
| <b>Braille note-takers</b> – used by a person who is blind to allow that person to take notes (that can be read back to them, printed, or displayed in braille) with the help of a keyboard  | X                     |
| <b>Braille printers</b> – designed exclusively to be used by a person who is blind to operate a computer   | X                     |
| <b>Breast prosthesis</b> – is needed because of a mastectomy   | X                     |

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| <b>Cancer treatment</b> – for expenses incurred in or outside Canada, provided by a medical practitioner or public or licensed private hospital (includes fees for an overnight stay and meals for the patient while in treatment)  |   |
| <b>Catheter supplies</b> – catheters, catheter trays, tubing, or other products required for incontinence caused by illness, injury, or affliction  | X |
| <b>Child care</b> – if the child has a specific 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.   | X |
| <b>Circumcision</b> - the cost to a medical doctor to perform the procedure   | X |
| <b>Clip-on</b> for prescription glasses – must be dispensed by an optician, optometrist, ophthalmologist or a medical doctor  |   |
| <b>Cochlear implants</b>  |   |
| <b>Colostomy / ileostomy/ ostomy items</b> – including pads, pouches and adhesives.   |   |
| <b>Computer peripherals</b> – designed exclusively to be used by a blind person in the operation of a computer  | X |
| <b>Contact lenses, prescription</b>   |   |
| <b>Crutches</b>   | X |
| <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  | X |
| <b>Dental services</b> performed in a dental office (including denturists, hygienists and other dental specialists) that are not purely for cosmetic reasons (e.g., in office or at home teeth whitening and bleach kits)   |   |
| <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   | X |
| <b>Diabetic supplies</b> – including blood glucose monitor, glucose watch, batteries and lancets  | X |
| <b>Diagnostic tests</b> – the cost of medical tests such as cardiographs, electrocardiograms, x-rays, ultrasounds, MRI, and CT scans (including the cost of any related interpretation or diagnosis). Deluxe or elective tests are eligible.  |   |
| <b>Diapers or disposable briefs</b> – for a person who is incontinent due to an illness, injury, or affliction  | X |
| <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 access to a bus  | X |
| <b>Drugs</b> – to be eligible for HCSA, the drug claim must be:<br>(i) prescribed by a medical practitioner <b>AND</b><br>(ii) recorded by a pharmacist<br><b>This means that it has to be filled at the pharmacy from a prescription just like any other drug claim.</b><br>Includes naturopathic remedies if prescribed by a physician and/or in BC only – by a naturopath. | X |
| <b>Drugs dispensed by a physician</b> – only if administered as part of a medical treatment   | X |
| <b>Drugs purchased outside of Canada</b> – for drugs that are purchased out of the country, please note that the medication must be approved in Canada to be eligible   | X |
| <b>Elastic support hose</b> – designed exclusively to relieve swelling caused by chronic lymphedema   | X |
| <b>Electrolysis</b> – expenses for purely cosmetic procedures are not eligible  |   |
| <b>Electronic bone healing device</b>   | X |

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| <b>Electronic speech synthesizers</b> – that enable a person who is unable to speak to communicate using a portable keyboard   | X |
| <b>Electrotherapy devices</b> – for the treatment of a medical condition or a severe mobility issue  | X |
| <b>Endovenous laser treatment</b>  | X |
| <b>Environment control system (computerized or electronic)</b> including the basic computer system used by a person with a severe and prolonged mobility impairment  | X |
| <b>Extremity pump</b> – for a person diagnosed with chronic lymphedema   | X |
| <b>Eye exam and diagnostic tests</b> – including contact lens exams  | X |
| <b>Eye patch</b>   | X |
| <b>Eyeglasses, prescription</b> – including goggles used for sports  |   |
| <b>Fertility treatments</b> – in vitro fertilization program, paid to a medical practitioner or a public or licensed private hospital, not including donations to a sperm bank. Includes artificial insemination fees.   |   |
| <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   | X |
| <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.<br>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. | X |
| <b>Hearing aids or personal assistive listening devices</b> including repairs and batteries (includes FM Systems and Bi-Cross Aids)  |   |
| <b>Heart monitoring devices</b> – including repairs and batteries  | X |
| <b>Hospital bed</b> – manual or electric hospital beds including prescribed attachments  | X |
| <b>Hospitals</b> – public or private, all room types   |   |
| <b>Infusion pump</b> – including disposable supplies used in the treatment of diabetes   | X |
| <b>Installation charges</b> – expenses incurred as the result of installing medically necessary equipment (stair/chair lifts, grab bars, etc.)   |   |
| <b>Iron lung</b> – a portable chest respirator that performs the same function and a continuous positive airway pressure machine. Includes repairs.  | X |
| <b>Kidney machine</b> (for dialysis) – the cost of the machine and the following associated expenses are eligible: repairs, maintenance, supplies, necessary renovations required for the installation (hospital official to verify the necessity in writing) and fees to transport the supplies   |   |
| <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.   |   |
| <b>Large print-on-screen devices</b> – designed exclusively to be used by a blind person in the operation of a computer  | X |
| <b>Laryngeal speaking aids</b>   | X |

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| <b>Laser eye surgery</b>  |   |
| <b>Lift or transportation equipment</b> (power-operated) designed exclusively for use by a person with an impairment to allow him or her to access different areas of a building, enter or leave a vehicle, or place a wheelchair on, or in, a vehicle  | X |
| <b>MedicAlert Jewelry</b>   | X |
| <b>Medical items</b> – all items that are medically necessary (not purely for convenience or cosmetic purposes only) are eligible under a HCSA with a prescription from a physician, including items that may not be eligible under your employer-sponsored benefit plan.<br>Medical items used solely for sports or recreation purposes are <b>not</b> eligible.   | X |
| <b>Medical marijuana</b> - amount paid to Health Canada or a designated producer for a person authorized under the Marijuana Medical Access Regulations to possess or use the drug for medical purposes   | X |
| <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). | X |
| <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 necessary.  | X |
| <b>Nurse</b> – registered nurse (RN), registered nursing assistant (RNA), licensed or registered practical nurse (LPN/RPN), personal support worker (PSW)   | X |
| <b>Nursing home</b> – includes group homes  |   |
| <b>Optical scanners</b> or similar devices designed for use by a person who is blind to enable him or her to read print   | X |
| <b>Optometrist services</b>   |   |
| <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   |   |
| <b>Orthopedic shoes / boots</b> – sandals are not eligible  | X |
| <b>Osteogenesis stimulator</b> – (inductive coupling) for treating non-union of fractures or aiding in bone fusion  | X |
| <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.   | X |
| <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  |   |
| <b>Pacemaker</b>  | X |
| <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   | X |

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| <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.  | X |
| <b>Physician fees/charges for medical services</b> – charges for all medical procedures ( <b>except</b> 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. |   |
| <b>Plano Sunglasses</b>  | X |
| <b>Premiums</b> paid to private health services plans including medical, dental, emergency travel medical and hospitalization plans (health and dental plans only)   |   |
| <b>Pressure pulse therapy devices</b> – for the treatment of a balance disorder  | X |
| <b>Professional therapists</b> – health care /medical practitioner services provided by qualified health care professionals such as physiotherapists, chiropractors, registered massage therapists, etc.   |   |
| <b>Prosthetic devices</b> – artificial eyes, ears, noses and limbs. Also includes fees for related repairs, modifications and supplies   |   |
| <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   | X |
| <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  | X |
| <b>Rehabilitative therapy</b> – including lip reading and sign language training for the adjustment to a person's loss of hearing or speech  |   |
| <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.   |   |
| <b>Repairs</b> to eligible HCSA benefits   | X |
| <b>Respite care</b> – includes a short stay in a long term care facility, group home or hospital   |   |
| <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   | X |
| <b>Scooter</b> – the amount paid for a scooter that is used in place of a wheelchair   | X |
| <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.                                     |   |
| <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   |   |
| <b>Spinal brace</b>  | X |
| <b>Stair lift</b> - a power-operated guided chair to be used in a stairway (including installation charges)  | X |

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| <b>Standing devices</b> – for standing therapy in the treatment of severe and prolonged mobility impairment  | X |
| <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   | X |
| <b>Teletypewriters (TTY)</b> or similar devices that enable a person who is deaf or unable to speak to make and receive phone calls  | X |
| <b>Television closed caption decoders</b> – for a person who is deaf   | X |
| <b>Tinting prescription glasses</b> – eligible only when medically necessary   |   |
| <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.  | X |
| <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 is 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. | X |
| <b>Truss</b> – for use for individuals with a hernia   | X |
| <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  | X |
| <b>Vaccines</b> – includes vaccines received at travel clinics or a doctor's office  | X |
| <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  | X |
| <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 (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)   | X |
| <b>Visual or vibratory signaling device</b> – for a person with a hearing impairment   | X |
| <b>Voice recognition software</b> – 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.  | X |
| <b>Volume control feature</b> – used by a person who has a hearing impairment  | X |
| <b>Walking aids</b> – designed exclusively to assist a person who has a mobility impairment to walk  | X |
| <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   | X |
| <b>Wheelchairs and wheelchair carriers</b> – includes charges for a rental/repair/modification and supplies  | X |
| <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 <b>not</b> eligible.   | X |

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| <b>Wigs</b> – amount paid for a person who has suffered abnormal hair loss due to a disease, accident, or medical treatment | X |
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## NOT ELIGIBLE FOR HCSA

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| <b>3D ultrasound</b>   |
| <b>Adoption fees</b>   |
| <b>Circulation booster device</b>  |
| <b>Cleaning cloths</b> for prescription glasses / glass case   |
| <b>Contact lens solution</b>   |
| <b>Correectologist</b>   |
| <b>Cosmetic procedures</b> – 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.<br><br>An expense, including those identified above, may qualify as a medical expense <b>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.</b> |
| <b>Daycare</b> and babysitting services  |
| <b>Dental services or products</b> that are purely for cosmetic reasons (e.g., in office/at home teeth whitening and bleach kits)  |
| <b>Diaper services</b>   |
| <b>Ear popper device</b>   |
| <b>Electric toothbrush / flosser / waterpik</b>  |
| <b>Exercise equipment (e.g. treadmill)</b>   |
| <b>Fitness programs</b> – expenses for gym memberships, exercise classes and exercise equipment  |
| <b>Furniture</b> – home or office equipment (even if ergonomic) including beds, chairs, mattresses, etc. unless they have a specific medical function (e.g. decubitis, hospital type, geriatric). Orthopedic, Craftmatic, Lazy-Boy, etc. are not eligible.   |
| <b>Gym membership/health club programs</b>   |
| <b>Holistic practitioner</b>   |
| <b>Hospital fees</b> such as TV, telephone, meal, parking  |
| <b>Hot tub</b> (even when prescribed)  |
| <b>Hypoallergenic pillows/bedding</b>  |
| <b>Lactation Consultant</b>  |
| <b>Lift chair</b> - is ONLY eligible if there is a physical mobility limitation. Lift Chair must be purchased from a Medical supplier.   |
| <b>Missed appointment fees</b> – not considered a physician service  |
| <b>Natural health practitioner</b>   |
| <b>Natural therapist</b>   |
| <b>Organic food</b>  |
| <b>Personal response systems</b> - such as Lifeline and Health Line Services   |
| <b>Polarity therapist</b>  |
| <b>Premiums for life, LTD, STD, trip cancellation</b>  |

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| <p><b>Premiums for provincial and territorial health care</b></p> <ul style="list-style-type: none"> <li>• Alberta Health Care Insurance Plan</li> <li>• Manitoba Health Plan</li> <li>• Medical Services Plan of British Columbia</li> <li>• New Brunswick Medicare Division of Provincial Department of Health</li> <li>• Newfoundland Medical Care Plan</li> <li>• Northwest Territories Health Insurance Services Agency of Territorial Government</li> <li>• Nova Scotia Medical Services Insurance</li> <li>• Ontario Health Insurance Plan</li> <li>• Prince Edward Island Health Services Payment Plan</li> <li>• Quebec Health Insurance Board (including payments made to the Health Services Fund)</li> <li>• Saskatchewan Medical Care Insurance Plan</li> <li>• Yukon Territorial Insurance Commission</li> </ul> |
| <p><b>Premiums for travel insurance</b> - 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)</p>  |
| <p><b>Premiums paid to provincial prescription drug plans (e.g. Pharmacare)</b></p>  |
| <p><b>Premiums (health plan)</b> paid by an employer and not included in your income</p>   |
| <p><b>Premiums</b> for provincial or government medical or hospitalization plans (e.g. OHIP health fee)</p>  |
| <p><b>Prenatal classes</b></p>   |
| <p><b>Professional therapist's travel fee</b> – additional fees charged for travelling costs for “in home” visits. Only the cost of the actual treatment is eligible.</p>  |
| <p><b>Registered holistic nutritionist</b></p>   |
| <p><b>Registered holistic practitioner</b></p>   |
| <p><b>Remedies</b> (e.g. naturopathic, homeopathic), supplements including nutritional such as Alimentum), vitamins and natural health products <b>UNLESS</b> it:</p> <ul style="list-style-type: none"> <li>(i) prescribed by a medical practitioner <b>AND</b></li> <li>(ii) recorded by a pharmacist</li> </ul> <p>This means it has to be filled at the pharmacy from a prescription just like any other drug claim.</p>   |
| <p><b>Sauna</b></p>  |
| <p><b>SAD lamp (for Seasonal Affective Disorder)</b></p>   |
| <p><b>Scales for diabetics</b> to weigh themselves and/or their food</p>   |
| <p><b>Scholarship and tuition</b></p>  |
| <p><b>Shipping, handling, courier, mailing charges</b></p>   |
| <p><b>Smoking cessation courses/programs, laser treatment</b> 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</p>  |
| <p><b>Sports use only equipment</b> (must be required for every day - not just sports)</p>   |
| <p><b>Tanning fees</b></p>   |
| <p><b>Taxes</b> (GST, PST, HST, etc.) where the taxes weren't paid through a traditional plan (only claiming the taxes charged)</p>  |
| <p><b>Teeth whitening/bleaching</b> (in home or in dental office) unless a portion of the claim is paid through the traditional dental plan</p>  |
| <p><b>Travel expenses</b>-for which you can get reimbursed</p>   |
| <p><b>Umbilical cord- blood cord (storage or process)</b></p>  |
| <p><b>Warranties</b></p>   |
| <p><b>Weight loss programs</b>- such as Weight Watchers, Jenny Craig, Herbal Magic (if Bernstein Clinic, see the “Eligible” list)</p>  |