

HSA Expense Items

List of items covered under the Health Spending Account

Dental	Medical	Vision
<ul style="list-style-type: none"> Dental Examination, Oral Hygiene, X-Rays, Gum Treatment Dental Repair, Fillings, Root Canal, Extracting Teeth Dentures, Repair, & Replacement Major Restorative Procedures, Crowns, Implant, Bridge, Oral Surgery Multiple allowable dental expenses (Add up total expenses must be valid service dates) Orthodontic work including braces paid to a medical practitioner or a dentist. Expenses for purely cosmetic procedures are not eligible 	<ul style="list-style-type: none"> Any Prescription Medicine run through a licensed pharmacist. No over the counter medicine is allowed Drugs and medical devices bought under Health Canada's Special Access Program - the amounts paid for drugs and medical devices that have not been approved for use in Canada, if they were purchased under this program Medicinal cannabis (No recreational purchases)* Vaccines 	<ul style="list-style-type: none"> Eye glasses or Contact Lens* Laser eye surgery - the amount paid to a medical practitioner or a public or licensed private hospital Multiple allowable vision Optician, Optometrist, Ophthalmologist
		Hospital <ul style="list-style-type: none"> Ambulance charges - to and from Hospital Hospital bills
		Expense Not Covered by Insurance <ul style="list-style-type: none"> Dental, extended health, and vision

Procedures & Treatments

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| <ul style="list-style-type: none"> Cosmetic surgery – an expense will continue to 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 or a personal injury resulting from an accident Covid Tests (completed) processed by a lab or pharmacy - no prescription required Electrolysis - only amounts paid to a qualified medical practitioner. Expenses for purely cosmetic procedures are not eligible | <ul style="list-style-type: none"> Fertility-related procedures – amounts paid to a medical practitioner or a public or licensed private hospital to conceive a child. Generally, amounts paid for a surrogate mother are not eligible Laser eye surgery - the amount paid to a medical practitioner or a public or licensed private hospital Medical services provided outside of Canada - if you travel outside Canada to get medical services, you can claim the amounts you paid to a medical practitioner and a public or licensed private hospital. MRI, Ultrasound, X-Ray Treatments | <ul style="list-style-type: none"> Tests - the cost of non holistic medical tests such as electrocardiographs, metabolism tests, radiological services or procedures, spinal fluid tests, stool examinations, sugar content tests, urine analysis, allergy, asthma testing* Treatment centre for a person addicted to drugs, alcohol, or gambling. A medical practitioner must certify in writing that the person requires the specialized equipment, facilities, or personnel provided |
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* Prescription is required for the listed item to qualify under the HSA

Durable Equipment

- Air Conditioner Lesser of \$1,000 or 50% of amount paid for person with severe chronic ailment, disease or disorder*
- Air Filter, Cleaner, purifier for severe chronic respiratory ailment*
- Any apparatus or material - where payment is made directly to a doctor, dentist, nurse or hospital
- Any device designed to assist an individual in walking where the individual has a mobility impairment
- Baby breathing monitor - A medical practitioner must certify in writing that the infant is at risk of sudden infant death syndrome
- Bathroom aids to help a person get in or out of a bathtub or shower or to get on or off a toilet*
- Brace for a Limb, Spinal brace
- Braille note takers, printers, synthetic speech systems, large print-on-screen devices, computer peripherals, etc., designed for a person who is blind to operate a computer*
- CPAP - Continuous Positive Airway Pressure Devices and Supplies
- Crutches
- Diabetic Supplies and Devices
- Electronic bone healing device*
- Hearing aids or personal assistive listening devices including repairs and batteries
- Heart and blood pressure monitoring devices, Pace makers, including repairs and batteries*
- Hospital Bed if Required in Home*
- Incontinence Supplies - Catheters, catheter trays, tubing, etc.*
- Lift (Power operated) to lift a wheelchair into a vehicle or to access different areas of a building*
- Needles and Syringes*
- Oral Appliance – must be customized to the patient by a dentist or orthodontist
- Orthotic Inserts, Orthopedic Shoes or Boots*
- Oxygen and equipment*
- Phototherapy equipment for treating psoriasis or other skin disorders. You can claim the amount paid to buy, operate, and maintain this equipment*
- Prosthetics, Artificial Limb
- Renovation expenses specifically required for person with mobility impairment - Doctor Confirmation Required
- Support hose, compression stockings, to relieve swelling*
- TENS/Electrotherapy Devices*
- Wheelchair or Scooter used instead of wheelchair
- Wigs - for a person who has suffered abnormal hair loss because of a disease, accident, or medical treatment*

Professional Service

- Acupuncturist (R.Ac.)
- Anesthesiologist
- Athletic Therapist - must show professional registration number
- Audiologist
- Chiropractist
- Chiropractor (DC)
- Dermatologist*
- Dietitian or Nutritionist (Registered)
- Gynecologist (Ob. Gyn)
- Homeopath (Registered Professional)
- Kinesiology
- Massage (Must be provincially registered)
- MENTAL HEALTH PROFESSIONAL (Registered): Clinical Counsellor (RCC), Psychiatrist
- (C.Psych), Psychoanalyst, Psychologist (PsyD), Psychotherapist (RP), Registered Psychotherapist, Social Workers (RSW, MFT)
- Midwife (Registered)
- Multiple allowable professional expenses (Add up total expenses)
- Naturopaths (ND)
- Neurologist
- Nurse - RN, LPN, NP
- Occupational Therapist
- Orthopedist
- Osteopath - (certificate issued for an individual, the laws of the jurisdiction in which the individual resides or of a province (or nationally)
- Pharmacist
- Physician (MD), Pediatrician, Podiatrist (DPM), Surgeon
- Physiotherapist (B.PhysT, B.ScPhysio, B.Physio, CPTA)
- Plastic Surgeon (Must be medically required with doctor certification)
- Prosthetist
- Respiratory Therapist
- Speech Therapist (SLP)
- Traditional Chinese medicine practitioner (TCM)
- X Ray Technician

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Miscellaneous Allowable

- Doctors note or form completed by Doctor.
- Employee Premium paid to a non-government medical or hospitalization plan (e.g. Blue Cross, Manulife Flexcare, Sun Life Affinity) Only Health, Dental, Vision premiums. No Critical Illness, Accidental Death or Dismemberment Life, or Disability Premiums.
- Gluten Free Products – with letter from qualified practitioner, only the difference between the cost of goods related to the part of the product consumed by the person with celiac disease.
- Home Care for an illness or disability. The submission must include a letter from a licensed medical professional stating the home care is medically required in order to be eligible.
- Private Healthcare - The cost of membership fees or access fees paid to a private medical clinic. Fees must be pre-payment of eligible medical expenses.
- School for persons with a mental or physical impairment - an appropriately qualified person, such as a medical practitioner or the principal or head of the school, must certify in writing that the equipment, facilities, or staff specially provided by that school are needed because of the person's physical or mental impairment.
- Travel (40-80km) the cost of the public transportation expenses (for example, taxis, bus, or train) when a person needs to travel at least 40 kilometers (one way), but less than 80 km, from their home to get medical services - You may be able to claim the public transportation expenses you paid (for example, taxis, bus, or train) as medical expenses. Where public transportation is not readily available, you may be able to claim vehicle expenses.
- Travel expenses (at least 80 km) – contact sandy.gum@moneyshield.ca for clarification
- Under paragraph 118.2(2)(a) an eligible medical expense includes an amount paid to a medical practitioner, dentist or nurse or a public or licensed private hospital for medical or dental services provided to the patient.