

Expenses, which ARE deductible to the employer through Cost Plus OR A Health Spending Account (examples only, not a complete list)

- Health / Dental Care Plans - Insured Premiums, i.e. Manulife, Great West Life, Travel Insurance, etc.

• Services performed by qualified/ licensed medical practitioners, such as

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| • Acupuncturists | • Laser Surgeons | • Osteopaths | • Surgeons |
| • Chiropractors | • Naturopaths | • Pediatricians | • Therapists |
| • Chiropractors | • Neurologists | • Physiotherapists | |
| • Christian Science Practitioners | • Obstetricians | • Plastic Surgeon | |
| • Dentists | • Ophthalmologists | • Podiatrists | |
| | • Opticians | • Practical and Registered Nurses | |
| • Dental Technicians | • Optical Services | • Psychiatrists | |
| • Dermatologists | • Optometrist | • Psychoanalysts | |
| • Gynecologists | • Orthodontists | • Psychologists | |
| | • Orthopedists | • Speech Therapists | |

• Laboratory Tests and Examinations;

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| • Blood Tests | • Spinal Fluid Tests | • X-Ray Examinations |
| • Cardiographs | • Stool Examinations | • Ultrasound etc |
| • Metabolism Tests | • Urine Analyses | |

• Hospital Services;

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| • Anesthetists | • Operating Room Charges | • Accredited Hospital Technicians |
| • Oxygen & Masks and Tents | • Vaccines | • Other Hospital Bills |

• Medicines;

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| Diabetic Supplies if prescribed | • Prescription Drugs |
| | • Insulin |
| | • Oxygen |

• Medical Treatments (Prescribed);

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| • Blood Transfusions | • Hydrotherapy | • Radium Therapy | • X-ray treatments |
| • Bone Marrow or Organ Transplant | • Injections | • Speech or Audio Therapy | • Other Prescribed Healing services |
| • Insulin Treatment | • Nursing (by RN) | • Ultra- violet | • Electric Shock |
| • Diathermy | • Pre-natal /Post natal | | |
| | • Psychotherapy | | |

Examples of Eligible Equipment and Materials – Requiring a Prescription and Prescribed by a Medical Professional;

- Assisted devices, such as walking, breathing, driving, continence, hearing, speech etc.
- Eye Glasses & Contact Lenses
- Health Monitors or pacemakers
- Hospital bed
- Infusion pumps for diabetes
- Baby monitors in danger of IDS
- Orthopedic assists
- Oxygen Tent
- Power Operated lifts for handicapped
- Transportation equipment for handicapped
- Speech systems, readers, monitors etc., for visually handicapped
- TV closed captioned decoders
- Syringes
- Wigs – as a result of disease, treatment or accident.
- Prosthesis'

Examples of Eligible Equipment and Materials NOT requiring a Prescription;

- Hearing Devices
- Home Care or Long Term Care facility
- Artificial limbs or eyes,
- Kidney machines and related costs
- Incontinence supplies
- Crutches, trusses & braces
- Colostomy & Ileostomy supplies
- Speaking Devices
- Wheelchair, purchase or rental
- Iron lung

Other Eligible Expenses;

- Ambulance Charges
- Prescription Birth Control Pills
- Dependent Home Care or LTC facility
- Adaption of residence for a handicapped dependent.
- Rehabilitation facility.
- Trained animals (and their related costs) to assist the blind, deaf or otherwise handicapped.
- Transportation costs – to obtain medical services not available otherwise.
- Transportation, meals & accommodations (reasonable expenses) for patient and accompanying attendant if: a) equivalent medical services are not available locally b) the route traveled is reasonably direct; c) medical treatment is reasonable and distance traveled is at least 80 kilometers.

Eligible Dental Services - ALL

- Cleanings, Fillings, etc.
- X-Rays, Exams
- Extractions
- Endodontic
- Periodontic
- Orthodontic

EXAMPLES OF EXPENDITURES THAT WOULD NOT BE COVERED OR ALLOWABLE AS EXPENSES;

- Paramedical treatments performed by Non-professionally accredited practitioners.
- Air Conditioners, humidifiers or air cleaners.
- Health programs offered by health clubs or resorts.
- Illegal operations, treatments or drugs.
- Medical expenses for which you are entitled to reimbursement from other plans.
- Non-prescription birth control devices.
- Provincial Health Care Premiums
- Specialty Foods/beverages, unless they are used to treat a specific condition or illness AND claims are accompanied by a physicians recommendation.
- Teeth Whitening
- Wigs – unless made to order for individuals suffering from abnormal hair loss due to disease or medical treatment.