

# ELIGIBLE AND INELIGIBLE EXPENSES

## Qualified Medical Practitioners

*One who is authorized and/or licensed to practice in accordance to the laws of the province and certified according to their governing body.*

- Acupuncturist (R.Ac.)
- Anaesthesiologist
- Audiologist
- Chiropodist
- Chiropractor (DC)
- Dentist (DH, RDH, DT, RDT, DMD)
- Denturist (DH, RDH, DT, RDT, DMD)
- Dermatologist
- Gynaecologist (Ob.Gyn)
- Naturopathic Doctor (ND)
- Neurologist
- Obstetrician
- Oculist
- Ophthalmologist
- Optician
- Optometrist (OD)
- Orthodontist (DH, RDH, DT, RDT, DMD)
- Orthopaedist
- Osteopath (DO)
- Paediatrician
- Physician (MD)
- Physiotherapist (B.PhysT, B.ScPhysio, B.Physio, CPTA)
- Podiatrist (DPM)
- Practical Nurse (LPN)
- Psychiatrist (C.Psych)
- Psychologist (PsyD)
- Registered Nurse (RN)
- Social Worker (RSW, RCC, MFT)
- Speech Therapist (SLP)
- Surgeon
- Therapeutic Massage Therapist (NHPC)
- X-Ray Technician

## Non - Qualified Medical Practitioners

*Services and items provided by Non-qualified Medical Practitioners will not be reimbursed under the Plan.*

- Any un-accredited or unregistered therapist or practitioner
- Athletic Therapists
- Doula
- Holistic Health Practitioner
- Homeopaths
- Kinesiologist
- Laser Technicians
- Pedorthist
- Reflexologist
- Reiki Practitioner/Healer

## Eligible Medical Devices and Equipment – If Prescribed

- Devices designed to assist walking where the individual has a mobility impairment
- Devices designed to assist a person to use bathtubs, showers or toilets
- Devices designed to enable individuals with a mobility impairment to operate a vehicle
- Devices used by individuals suffering from chronic respiratory ailment or a severe chronic immune system deregulation
- Electronic or computerized environmental control systems for individuals with severe and prolonged mobility restrictions
- Electronic speech synthesizers for mute individuals
- Equipment that enables deaf or mute persons to make and receive telephone calls including visual ringing indicators, acoustic coupler, and teletypewriter.
- External breast prosthesis
- Extremity pumps or elastic support hose to reduce lymphedema swelling
- Heart monitors or pace-makers
- Hospital bed, if required in-home
- Inductive coupling osteogenesis stimulator
- Monitors attached to babies identified as being susceptible to Sudden Infant Death Syndrome (SIDS)
- Optical scanners or similar devices for a blind individual to enable him/her to read print
- Orthopaedic shoes or boots
- Oxygen tent
- Power operated guided chair installation for stairways
- Power operated lifts and transportation equipment designed to allow access to buildings, vehicles or to allow wheelchair access to a vehicle
- Rehabilitative therapy, lip reading and sign language training
- Synthetic speech systems, Braille printers and large print-on-screen devices that enable blind persons to utilize computers
- Specially trained animals to assist blind, deaf, or severely impaired persons, including the cost of its care and maintenance
- Syringes
- Television closed caption decoders
- Wigs if required as a result of disease, accident or medical treatment

*Your plan may restrict the eligibility of some items.*



## Eligible Expenses

- Ambulance charges
- Art therapy
- Artificial eye or limb
- Artificial kidney machine, including installation and operating costs
- Basic cost of Medic Alert jewellery
- Blood test
- Blood transfusion
- Bone marrow transplant
- Brace (limb or spinal)
- Breast pump
- Cardiographs
- CAT Scan
- Catheters, catheter trays, tubing, adult diapers and disposable briefs required by incontinent persons
- Christian science counselling
- Colostomy pads
- Crutches
- Dental services (crowns, fillings, cleanings, lab tests, etc.).
- Denture repair / replacement
- Devices to aid the hearing of a deaf person including bone-conduction telephone receivers, extra-loud audible signals and devices to permit volume adjustment of telephone equipment above 'normal' levels
- Diabetic supplies
- Diathermy
- Fertility treatments
- Glucometer and testing strips
- Hearing Aid batteries
- Hernia truss
- Home-maker service & Home care (attendant must be a non-relative – only eligible when other household members are physically incapable of home care)
- Injections
- Insulin or substitutes
- Iron lung
- Laryngeal speaking aid
- Lasik eye surgery
- Liver Extract – inject-able for pernicious anaemia
- Massage Therapy
- Metabolic tests
- MRI scan
- Nicotine patch
- Operating room fees
- Organ transplant
- Oxygen
- Pre-natal/Post-natal treatments
- Prescription birth control pills& devices
- Prescription drugs
- Prescription glasses / contact lenses
- Private/Semi-private hospital room fees
- Reasonable costs for adapting a residence to accommodate a disabled person (ex: wheelchair ramp, lifts, bath facilities, etc).
- Reconstructive surgery
- Rocking bed for polio patient
- Spinal fluid tests
- Stool examinations
- Urine analysis
- Vaccines
- Vision Care
- Vitamin B12 – for pernicious anaemia
- Weight loss programs (medical portion only, for example nutrition counselling, lab fees for blood work)
- Wheelchair
- X-Ray

## Travel Expenses

Medical expenses incurred while travelling may be eligible if you do not have alternate insurance, or if the service is not readily available in your locale. Travel must be necessary for services or expenses to be eligible and may include mileage, meals, accommodations, etc. A medical doctor's note must be included with your claim submission confirming necessity.

- Meals and accommodations are eligible only if you travel a distance greater than 80 km. one way. Mileage is eligible only if you travel a distance greater than 40 km. one way.

*For details of eligibility and rates, visit the Canada Revenue Agency's website and search Health Related Travel Costs.*

- If the expense was incurred while out of country, the claim must be converted into Canadian funds. To obtain the exchange rate applicable to the date the expense occurred, visit the Bank of Canada's website and search the Daily Currency Converter. Record the rate on the receipt. Alternatively, submit a copy of a charge card statement which reflects the conversion rate as at the date of the expense.

## Premiums

- **Provincial Health Care Premiums are not eligible.**
- Premiums paid to any non-government medical or hospital care plan, ex: Blue Cross, Sun Life, etc. are eligible.
- Emergency medical travel insurance premiums are eligible.
- **Premiums for disability, life, and trip cancellation insurance are not eligible.**
- **Critical Illness and Long Term Care Insurance premiums are not eligible.**

## Medical Expenses with Specific Eligibility Requirements

- Air Cleaners – must be prescribed by an MD for a respiratory problem.
- Air conditioners, humidifiers/dehumidifiers, cooling units eligible if accompanied by a detailed letter from an MD stating it is required for a medical condition.
- Athletic therapy – must be performed by an MD, Physiotherapist, or Registered Massage Therapist
- Biofeedback – must be performed by a qualified medical practitioner (ex: MD, RN, ND, DC, R.Ac).
- Botox injections – eligible if required for a medical condition.
- Circumcision – must be performed by an MD
- Clinical Hydrotherapy – must be prescribed by an MD for arthritis or musculoskeletal disorder.
- Cord Blood Collection – qualified only when detailed letter by MD is provided that outlines the procedure is for testing purposes only.
- Cosmetic Surgery – Must be for medical or reconstructive purposes and not to purely enhance appearance. A Medical Doctor's note indicating medical necessity must be provided.
- Herbal remedies – must have prescription from an MD, ND, or Traditional Chinese Medicine Doctor. Herbs must be itemized on receipt by name.
- Herbology – must be done with MD or ND.
- Homeopathy – must be done or prescribed by an MD or ND.
- Laser Therapy (for herniated disks, carpal tunnel, etc) – must be performed by an MD, RN or DC.
- Pulse Light Therapy – must be performed by an MD or Dermatologist
- Registered Dietician or Nutritionist – only consultation is eligible.
- Therabands, Foam Rollers, Exercise Balls are eligible only when purchased from a Physiotherapist or Chiropractor
- Tuition and Tutoring for a child with special needs or a learning disability is qualified only when a note of diagnosis from an MD has been provided.
- Vega Testing – must be done by an ND

## Ineligible Expenses

- Acupressure
- Antiseptic diaper service
- Aromacare
- Blood pressure devices
- Body Talk
- Books, CDs, Movies, Music, Videos, DVDs, VHS
- Cord Blood Storage – ineligible as it is not related to an existing medical condition or disease and is not a diagnostic procedure.
- Electrolysis
- Fees – for missed appointments, memberships, cancellations, lateness, courses
- Gratuity (Tips)
- Hair replacement
- Health and fitness programs, expenses, therapy, equipment, and/or apparel
- Heat Pads, Hot/cold gel packs
- Hot Tubs / Whirlpools
- Hypnosis
- Ionic Detox
- Iridology
- Laser Services (such as hair or tattoo removal)
- Liposuction
- Massage Equipment (oils, beds, chairs)
- Maternity clothes, baby photos
- Medical expenses for which you have been reimbursed or are entitled to be reimbursed from other plans
- Nicotine gum, Nicotine inhalers
- NLP - neuro-linguistic programming
- Non-prescription birth control devices
- Non-prescription reading/sun glasses, sunglass clips
- Nutripathic Services
- Nutritional foods and supplements, even when purchased from a Nutritionist or Dietician
- Over-the-counter medications, supplements and vitamins
- Payments to a municipality where the municipality employed a Doctor to provide medical services to the residents of the municipality
- Pedicures, Manicures, Make-up
- Pillows, Bedding
- Pre-payments
- Reiki Treatments
- Roling
- Saunas, Infrared Saunas
- Scales for weighing food
- Shoes, Insoles
- Telephone, Television, Movie, Cable Services/Rental
- Tens Machine
- Toothpaste, toothbrush, dental floss
- Tooth whitening procedures, kits and strips
- Tuina
- Weight loss products
- Yoga, Pilates

If you have questions about the eligibility of expenses not included, please contact us at: 1-888-668-8384, or email us at [info@olympiabenefits.com](mailto:info@olympiabenefits.com). You may also visit the Canada Revenue Agency's website, and search Eligible Medical Expenses.