



# YOUR HEALTH SPENDING ACCOUNT



# Your health spending account (HSA)

The HSA can be used to pay for eligible medical and dental expenses that you would otherwise pay on your own. It works like a bank account: your account is credited with a dollar amount from which eligible expenses are deducted. As long as the balance is sufficient to cover a claim, eligible expenses are reimbursed to you, and your HSA is debited accordingly.

It works like a bank account.

## How much HSA credit am I entitled to?

If you are eligible, the amount of HSA credit you're entitled to is shown in My Client Space (**Health spending account** and **Overview section**) and in iA Mobile.

## Whose claims are eligible?

You can submit claims for expenses incurred by you and, if your plan allows, for those incurred by other eligible individuals. Eligibility rules may vary by plan and must comply with applicable tax requirements. Please refer to your booklet for more details.

## What expenses are eligible?

- Unpaid portions of expenses from regular health and dental plans such as deductibles, co-insurance amounts, amounts which exceed plan maximums and health and dental plan contributions.
- Expenses not covered under any other benefit plan, whether group, provincial or private
- Expenses listed as eligible medical expenses in the *Income Tax Act*, its regulations and Interpretation Bulletins, as described in this brochure (subject to change as the Act is amended).



## Eligible medical expenses under the *Income Tax Act*

### Payments to physicians, hospitals, etc.

Amounts paid to physicians and some healthcare professionals, dentists, nurses, optometrists and public or licensed private hospitals for medical or dental services provided to an individual.

The healthcare professional must be authorized to practice as such according to the following laws:

- For a service rendered to an individual, the laws of the jurisdiction in which the services are rendered
- For a certificate issued to an individual, the laws of the jurisdiction in which the individual resides
- For a prescription issued to an individual, the laws of the jurisdiction in which the individual resides

### Here is a list of other healthcare professionals authorized to practice in accordance with the *Income Tax Act*:

Acupuncturist	Massage therapist	Psychoanalyst
Chiropodist (or podiatrist)	Naturopath	Psychologist
Chiropractor	Occupational therapist	Physiotherapist
Dental hygienist	Optometrist	Speech-language pathologist or audiologist
Dietician	Osteopath	Therapist

### Prevention, diagnostics and other treatments, drugs, pharmaceutical products and other preparations or substances

- Amounts paid for drugs, pharmaceutical products and other preparations or substances (including birth control pills) that are prescribed by a physician or dentist and recorded by a pharmacist and used in the diagnosis, treatment or prevention of a disease, a medical condition, an abnormal physical state, or symptoms thereof, or in restoring, correcting or modifying an organic function
- The cost of treatments in a hot tub or whirlpool bath paid to a health specialist; A hot tub or whirlpool bath installed in a residence is not eligible, even if prescribed by a physician
- Cost of laboratory, radiological and other diagnostic procedures or services as prescribed by a physician or dentist for maintaining health, preventing disease or assisting in the diagnosis or treatment of any injury, illness or disability
- Acupuncture treatments
- Insulin
- Oxygen
- Liver extract injection and vitamin B12 for pernicious anemia

### Dental care and removable dentures

- Preventive, diagnostic, restorative, orthodontic and therapeutic care
- Cost for a removable denture prescribed and fitted by a dentist

## Other eligible expenses

### Artificial limbs, aids and other devices and equipment (purchase, rental, maintenance, repairs and supplies needed)



- Artificial limb
- Iron lung (including a portable chest respirator)
- Rocking bed for patients with poliomyelitis
- Wheelchair (including scooters and wheeled geriatric chairs)
- Crutches
- Spinal brace (including a spinal support)
- Brace for a limb
- Ileostomy or colostomy pad (including pouches and adhesives)
- Hernia truss
- Artificial eye
- Laryngeal speaking aid
- Hearing aid
- Artificial kidney machine (including other reasonable costs for the installation or the maintenance of the artificial kidney)
- Wig made to order for an individual who has suffered abnormal hair loss because of a disease, medical treatment or accident
- Needles or syringes for injections
- Device or equipment (air or water filters or purifiers, an electric or sealed combustion furnace) designed exclusively for use by an individual suffering from a severe chronic respiratory ailment or a severe chronic immune system disregulation (but not including an air conditioner, humidifier, dehumidifier, heat pump or heat or air exchanger)
- Device or equipment to pace or monitor the heart of an individual who suffers from heart disease
- Orthopedic shoe or boot or an insert for a shoe or boot made to order for an individual, on prescription, to overcome a physical disability
- Power-operated guided chair installation, designed to be used solely in a stairway
- Mechanical device or equipment to assist an individual to enter or leave a bathtub or shower or to get on or off a toilet
- Hospital bed, including any attachments to the bed prescribed for the patient

- Cloth diapers, disposable briefs, catheters, catheter trays, tubing or other products required by the patient because of incontinence caused by illness, injury or affliction
- Device to assist in walking if an individual has mobility impairment
- External breast prosthesis required because of a mastectomy
- Teletypewriter or similar device, including a telephone ringing indicator, that enables an individual who is deaf or mute to make and receive telephone calls
- Optical scanner or similar device to enable an individual who is blind to read print
- Power-operated lift or transportation equipment exclusively for use by or for an individual who is disabled, to allow access to different areas of a building or to facilitate access to a vehicle or to place a wheelchair in or on a vehicle
- Device to enable an individual who has a mobility impairment to operate a vehicle
- Device or equipment, including a synthetic speech system, braille printer and large print-on-screen device, for use by an individual who is blind, to operate a computer
- Electronic speech synthesizer that enables an individual who is mute to communicate by using a portable keyboard
- Device to decode special television signals to permit the script of a program to be visually displayed
- Visual or vibratory signaling device, including a visual fire alarm indicator, for an individual who has hearing impairment
- Device designed to be attached to an infant diagnosed as being prone to Sudden Infant Death Syndrome, to sound an alarm if the infant ceases to breathe
- Infusion pump, including disposable peripherals, used to treat diabetes, or a device to enable an individual with diabetes to measure blood sugar level
- Electronic or computerized environment control system designed for the exclusive use of an individual with extensive and continuous mobility impairment
- Extremity pump or elastic support hose designed exclusively to relieve swelling caused by chronic lymphedema
- Inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion

## **Eyeglasses**

The cost of eyeglasses, contact lenses and laser eye surgery for the treatment or correction of a vision defect

## **Oxygen tents**

The cost of buying or renting an oxygen tent or other equipment necessary to administer oxygen for medical purposes (including the oxygen tanks)

## **Seeing-eye and hearing-ear dogs and other animals**

- The costs of acquiring and the care and maintenance (including food and veterinary care) of an animal paid for on behalf of a patient who is blind, profoundly deaf or who has a severe and prolonged impairment that markedly restricts the use of their arms or legs. The animal must be specially trained to assist a patient in coping with their impairment and the animal must be provided by a person or organization whose main activities consist in the training of animals for this purpose.
- The patient's reasonable travel expenses incurred for attendance, and reasonable board and lodging expenses incurred for such full-time attendance at a school, institution or other facility that trains people with the same kind of impairment to handle such animals, also qualify as medical expenses.

## **Bone marrow or organ transplants**

- Reasonable expenses, including legal fees and insurance premiums, paid to locate a compatible bone marrow or organ transplant donor, and to arrange for the transplant.
- Reasonable travel, board and lodging expenses paid for the donor and the patient.

## **Renovations and alterations to a dwelling**

- For an individual who lacks normal physical development or who has severe and prolonged mobility impairment, reasonable expenses related to renovations or alterations to their dwelling to facilitate access to the dwelling or be mobile or functional within it.

For example:

- The purchase and installation of outdoor or indoor ramps where stairways impede the individual's mobility
- The widening of halls and doorways to allow the individual access to various rooms in the dwelling
- The lowering of kitchen or bathroom cabinets to allow the individual access to them

## **Rehabilitative therapy**

Amounts paid for reasonable expenses related to rehabilitative therapy, including training in lip reading or sign language, incurred to adjust for the patient's hearing or speech loss.

## **Care of individual with mental or physical impairment**

Remuneration paid for one full-time attendant for a patient who has a severe and prolonged mental or physical impairment as defined by the Income Tax Act, or the cost of full-time care in a nursing home for such a patient.



### **Care in a self-contained domestic establishment**

Remuneration paid for a full-time attendant for a patient in a self-contained domestic establishment in which the patient lives. A medical practitioner must certify that, because of mental or physical infirmity, the patient is, and will likely continue for a prolonged period of indefinite duration to be, dependent on others for personal needs and care and, as a result, requires a full-time attendant.

### **Care due to lack of normal mental capacity**

The cost of full-time care in a nursing home for a patient if the patient, due to lack of normal mental capacity, is and apparently will continue to be dependent upon others for personal needs and care. The certification of a medical practitioner is required to support this need.

### **Care and training in an institution or a school**

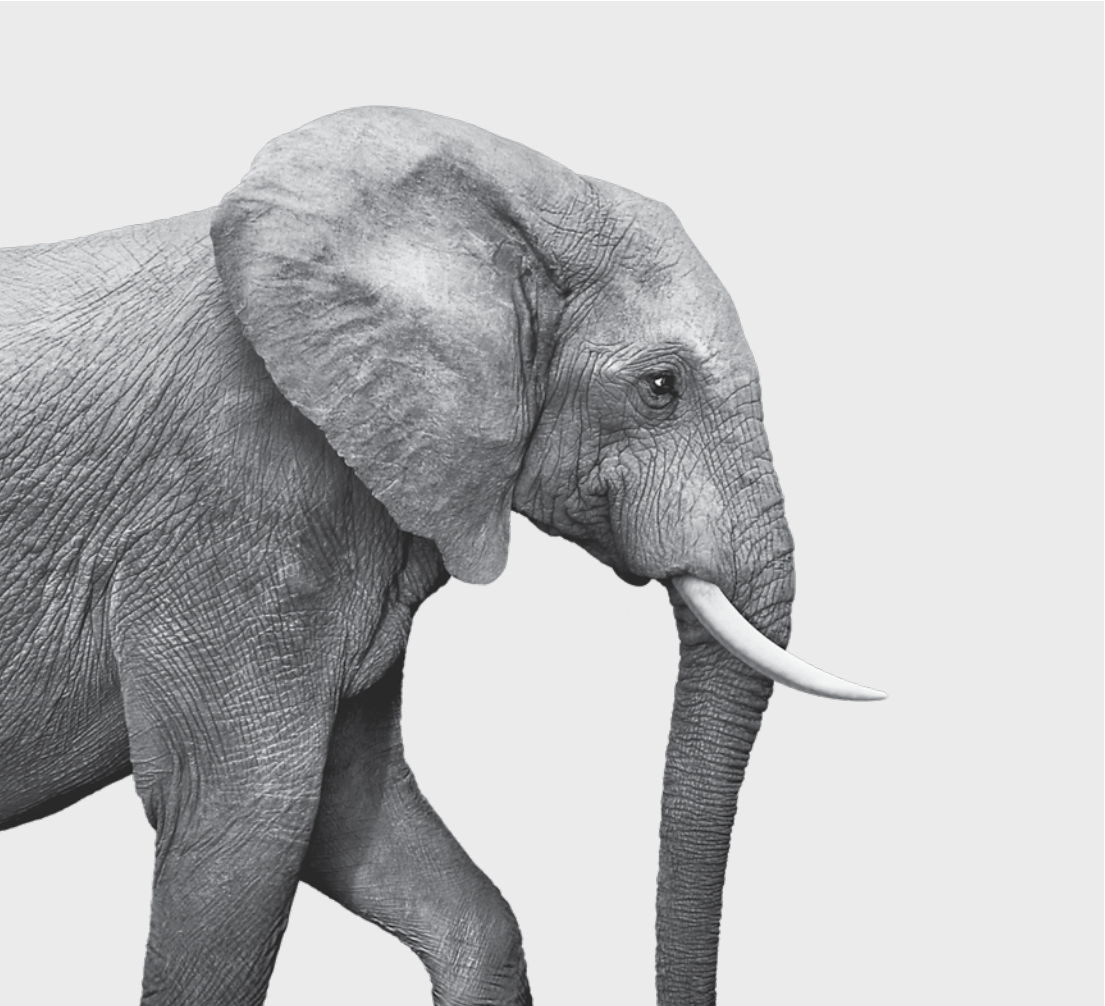
The costs paid for the care and training of a person at a school, institution or other place when that person, by reason of a physical or mental impairment, requires the equipment, facilities or personnel specially provided at that facility. A qualified healthcare professional must certify that the individual's condition requires this care and training.

### **Transportation and travel expenses of the patient and accompanying individual**

- An amount paid for transportation of a patient by ambulance to or from a public or licensed private hospital
- An amount paid to a person engaged in the business of providing transportation services when the amount relates to transporting a patient between the locality where they live and a location which is at least 40 kilometers away, in order for the patient to receive medical services at that location, provided that:
  - Substantially equivalent medical services are unavailable within the patient's locality
  - The patient takes a reasonably direct travel route
  - It is reasonable, under the circumstances, for the patient to travel to that place for the medical services
- Other reasonable travel expenses, including meals and lodging expenses, for a patient (and an accompanying individual if the patient is unable to travel alone) to obtain medical services in a place that is at least 80 kilometers away from the locality where they live and provided that the conditions for transportation expenses (specified above) are satisfied

**Note**

Certain restrictions could apply. It is possible that certain expenses listed in this document are not covered by your health spending account (HSA). For example, your HSA might reimburse you for medical expenses, but not dental expenses.



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