

The Health Spending Account

Use this tax-free account to get coverage for a wide range of health and dental expenses.




Note: If you already have coverage for these items through a traditional insurance group plan, always use them first. Your health spending account can be used to pay for any portions the group plan did not pay, deductibles/co-payments and items your group plan doesn't cover at all. In your submission to us include their "Explanation of Benefits," the detailed document that confirms how much the insurance carrier has paid towards an expense (even if it is 0). Online printout copies are acceptable.

If you don't have a traditional insurance group plan, submit to National HealthClaim directly.

What can I claim?

See the coverage charts below.

Expenses can be from inside or outside Canada. National HealthClaim is as diligent as possible in compiling and updating this list. However, National HealthClaim does not guarantee that this information is up to date. If there is a discrepancy between this list and the list of Canada Revenue Agency (CRA) eligible medical expenses, the CRA list will always take precedence.

PRESCRIPTION	
	<ol style="list-style-type: none"> 1. All Drugs and medications prescribed by a licensed medical practitioner, dispensed by a pharmacist. Prescriptions must be on an official prescription receipt with the patient name, drug name, drug DIN identification number, prescribing doctor name, amount paid and date. 2. Injection fees and insulin treatments (eg. insulin pump)
VISION	
	<ol style="list-style-type: none"> 1. Prescription vision wear including eye glasses, sunglasses, and contact lenses purchased in-store or on-line, including taxes and shipping costs. 2. Clip-on sunglasses and non-prescription sunglasses are eligible when submitted with prescription eye glasses and contact lenses respectively. 3. Services performed by an Ophthalmologist, Optometrist and Optician. This includes eye exams, laser eye surgery and vision therapy.
DENTAL	
	<ol style="list-style-type: none"> 1. All dental and orthodontic (braces/Invisalign) services. Must be performed by a licensed medical practitioner. <p>Cosmetic procedures (eg. teeth whitening, home bleaching kits, dental veneers, others) are not eligible as they are considered non-essential.</p>

continued below:

HEALTH

Wellness Care



1. Any service performed by a qualified medical practitioner (as specified by the CRA or country if outside of Canada)
 - Chiropractor
 - Massage Therapist
 - Allergist
 - Acupuncturist
 - Physiotherapist
 - Naturopath
 - Homeopath
 - Dietician
 - Podiatrist/Orthopedist (foot orthotics)
 - Social Worker
 - Psychiatrist
 - Psychologist
 - Dermatologist (*non-cosmetic - contact us for more information*)
 - Cosmetic surgeon (*non-cosmetic - contact us for more information*)
 - Kinesiologist
 - Certain weight loss programs supervised by CRA authorized medical practitioners

Family Care







1. Any service performed by a qualified medical practitioner (as specified by the CRA), authorized to practice in their province (or country if outside of Canada)
 - Pediatrician (Children's Physician)
 - Speech Therapist
 - Lip Reading
 - Sign language training
 - Learning Psych Assessment needed for Individualized Program Plan (IPP) educational provisions
 - Learning assistance, tutoring services (supplementary to primary education taught by a non-relative) and specialized schools for individuals with a diagnosed learning disability. Contact us for specific document requirements.
 - Homemaker service (recovery from illness/surgery or disability reasons). Contact us for details
 - Home care (attendant must be non-relative)
 - Full-time attendant or care in a nursing home for patient with prolonged mental or physical impairment. Must be certified medical practitioner.
 - Specially trained animals to assist blind, deaf or severely impaired persons, including the cost of its care and maintenance
 - Reasonable costs for adapting a residence to accommodate a disabled person (ie. wheelchair ramp, lifts, bath facilities)

Maternity Health



- Obstetrician (Pregnancy, Childbirth, Postpartum Specialist)
- Midwife Services
- Gynaecologist
- Pre-natal/post-natal/maternity classes led by CRA authorized medical practitioner
- Baby Breathing Monitors - A medical practitioner must certify in writing that the infant is at risk of sudden infant death syndrome – prescription needed.
- Breast pumps
- Prescription Birth Control
- Cord Blood Storing (newborn stem cell storage for future health needs)
- In vitro fertilization, not including donations to a sperm bank
- Cryo storage for eggs

Health Equipment/ Devices/Supplies	(Contact us for specific document requirements)
	<ul style="list-style-type: none"> • Wheelchair • Wigs (medical reasons) • Blood glucose meter • Vision/Hearing/Speech impaired aids • Sleep Apnea (eg. CPAP machines and supplies) • Crutches • Heart Monitors • Hospital beds for home • Brace for a limb (eg. Core Shorts, compression stockings and sized limb braces) • Diabetic pumps • Osteogenesis Stimulator (healthy bone repair therapy) • Neck/Spinal brace
Hospital and Medical Services	
	<ul style="list-style-type: none"> • Ambulance service to or from a public or licensed private hospital • Upgrade to Semi-Private or Private Room • Anesthetist • Vaccines/Injections/Insulin treatments • Hospital bills/Use of operating room • X-Ray Treatment/Technician • Audiology/Speech • Blood transfusion/Bone Marrow • Organ Transplant/Transplant • Diathermy Nursing (muscle tissue heat therapy) • Hydrotherapy (water therapy for pain management). This excludes hot tub purchases. • Ultra-violet ray treatments for skin conditions (eg. psoriasis)
Premiums paid to private health service plans	
	<ul style="list-style-type: none"> • Including medical, dental, and hospitalization plans. They can be claimed as a medical expense, as long as 90% or more of the premiums paid under the plan are for eligible medical expenses. For more information, see Interpretation Bulletin IT-339, Meaning of private health services plan and New position on private health services plans – Questions and answers.
Other	
	<ul style="list-style-type: none"> • Transportation, meals and accommodations. Reasonable expenses for meals, accommodation and travel costs for a patient and an accompanying attendant may be deductible if: equivalent medical services are not available locally, the route traveled is reasonably direct and medical treatment is reasonable and distance travelling is at least 40 kilometers one way. Proof of medical appointment is needed. Email us for travel form and further requirements.