

Health Spending Account

“What is a Health Spending Account?”

A Health Spending Account (HSA) coverage is broader and more flexible than a traditional benefits plan. That means there are not as many restrictions (yay!).

A traditional plan generally has a limit on expenses - for example, only 80% of dental services would be reimbursed, up to a maximum dollar amount in a set time, or only \$50.00 is reimbursable per massage visit.

However, with an HSA, there's no set percentage of coverage or dollar limit for certain services. There are also no deductibles that need to be reached before eligible expenses are reimbursed!

The only limit to the amount reimbursable for eligible expenses is the amount of funds available in the HSA.

An HSA is also an awesome complement to existing coverage to reduce out of pocket costs for medical expenses! If someone is partially covered by another plan, they can claim amounts not reimbursed by that plan through their HSA - so, they're getting full reimbursement of eligible expenses!

There are fantastic tax benefits with an HSA. A Plan Sponsor or Captain's company can deduct the contributions and fees related to the HSA as a business expense. For Plan aka Crew Members, the contributions made to the Health Spending Account from Plan Sponsor is tax free to the Member.

If HSA Plan Members were to pay for health expenses outside of an HSA, it means they'd have to file for such expenses on their tax return. Using the CRA's Medical Expense Tax Credit (METC) requires that a family reaches a certain (rather high!) healthcare expense spending threshold before the credit can be used.

Our claim processing services ensure that all submitted expenses meet CRA eligibility criteria, preventing any possible future tax implications.

Keep in mind, we're not tax professionals, so if you have any tax related questions, we suggest you get in touch with a tax professional!

Expense	Category	Eligible	Prescription Required
Air conditioner, filter, cleaner, or purifier	Assistive Devices, Supplies, and Equipment	✓	Yes
Devices for treating a speech disorder or speech impairment	Assistive Devices, Supplies, and Equipment	✓	Yes
Ambulance service	Transportation, Meals, and Accomodation	✓	No
Artificial eye or limb	Assistive Devices, Supplies, and Equipment	✓	No
Assisted breathing devices	Assistive Devices, Supplies, and Equipment	✓	No
Athletic or fitness club fees	Other	X	N/A
Attendant care expenses (including nursing homes, group homes, care in a facility, and	Attendant Care	✓	N/A
Audible signal devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Baby breathing monitor	Assistive Devices, Supplies, and Equipment	✓	Yes
Bathroom aids	Assistive Devices, Supplies, and Equipment	✓	Yes
Birth control devices (non-prescription)	Drugs	X	N/A
Blood coagulation monitors	Assistive Devices, Supplies, and Equipment	✓	Yes
Blood pressure monitors	Assistive Devices, Supplies, and Equipment	X	N/A
Bone conduction receiver	Assistive Devices, Supplies, and Equipment	✓	No

Bone marrow transplant	Medical Procedures	✓	No
Braces for a limb or spinal brace	Assistive Devices, Supplies, and Equipment	✓	No
Braille devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Breast prosthesis	Assistive Devices, Supplies, and Equipment	✓	Yes
Cancer treatment	Medical Procedures	✓	No
Catheters, catheter trays, tubing or other products	Assistive Devices, Supplies, and Equipment	✓	No
Guided Chair (to be used in a stairway)	Assistive Devices, Supplies, and Equipment	✓	Yes
Cochlear implant	Medical Procedures	✓	No
Computer peripherals to aid a person who is blind	Assistive Devices, Supplies, and Equipment	✓	Yes
Cosmetic surgery for medical or reconstructive purposes	Cosmetic Procedures	✓	N/A
Deaf-blind intervening services	Assistive Devices, Supplies, and Equipment	✓	No
Dental services, dentures, and dental implants	Dental Care	✓	No
Diapers or disposable briefs	Assistive Devices, Supplies, and Equipment	✓	No
Moving Expenses and Driveway access	Transportation, Meals, and Accommodation	✓	No
Drugs and medical devices bought under Health Canada's Special Access Program	Drugs	✓	No

Elastic support hose	Assistive Devices, Supplies, and Equipment	✓	Yes
Electrolysis performed by a medical practitioner	Medical Practitioners	✓	No
Electronic bone healing devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Electronic speech synthesizers	Assistive Devices, Supplies, and Equipment	✓	Yes
Electrotherapy devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Extremity pump	Assistive Devices, Supplies, and Equipment	✓	Yes
Furnace	Assistive Devices, Supplies, and Equipment	✓	Yes
Gluten-free products for persons with celiac disease (gluten intolerance)	Transportation, Meals, and Accommodation	✓	Yes
Health plan premiums paid by an employer and not included in your income	Other	X	N/A
Hearing aids	Assistive Devices, Supplies, and Equipment	✓	No
Heart monitoring devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Hospital bed	Assistive Devices, Supplies, and Equipment	✓	Yes
Hospital services	Hospitals and Facilities	✓	No
Ileostomy and colostomy pads	Assistive Devices, Supplies, and Equipment	✓	No
In vitro fertility program	Medical Procedures	✓	No

Infusion pump	Assistive Devices, Supplies, and Equipment	✓	Yes
Injection pen (such as an insulin pen)	Assistive Devices, Supplies, and Equipment	✓	Yes
Insulin or substitutes	Drugs	✓	Yes
Kidney machine	Assistive Devices, Supplies, and Equipment	✓	No
Laboratory procedures or services	Medical Procedures	✓	Yes
Large print-on-screen devices and Page-turner devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Laryngeal speaking aids	Assistive Devices, Supplies, and Equipment	✓	No
Laser eye surgery	Vision Care	✓	No
Lift or transportation equipment (power-operated)	Transportation, Meals, and Accomodation	✓	Yes
Liver extract injections	Drugs	✓	Yes
Medical marijuana	Drugs	✓	No
Medical services provided by qualified medical practitioners	Medical Practitioner	✓	No
Medical services provided outside Canada	Medical Procedures	✓	No
Needles and syringes	Drugs	✓	Yes
Note-taking services	Assistive Devices, Supplies, and Equipment	✓	Certificate required

Nurse	Medical Practitioners	✓	No
Optical scanners	Vision Care	✓	Yes
Organ transplant	Medical Procedures	✓	No
Organic food	Transportation, Meals, and Accommodation	X	N/A
Orthodontic work	Dental Care	✓	No
Orthopedic shoes, boots, and inserts	Assistive Devices, Supplies, and Equipment	✓	Yes
Osteogenesis stimulator (inductive coupling)	Assistive Devices, Supplies, and Equipment	✓	Yes
Over-the-counter medications	Drugs	X	N/A
Oxygen and oxygen tent	Assistive Devices, Supplies, and Equipment	✓	Yes
Oxygen concentrator	Assistive Devices, Supplies, and Equipment	✓	No
Pacemakers	Assistive Devices, Supplies, and Equipment	✓	Yes
Personal response systems such as Lifeline an Health Line Services	Other	X	N/A
Personalized therapy plan	Medical Practitioners	✓	Yes
Phototherapy equipment	Assistive Devices, Supplies, and Equipment	✓	No
Pre-natal and post-natal treatments	Medical Procedures	✓	No

Premiums paid to private health services plans	Medical Practitioners	✓	No
Prescription drugs and medications	Drugs	✓	Yes
Pressure pulse therapy devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Provincial and territorial plans	Other	X	N/A
Reading services or talking textbooks	Assistive Devices, Supplies, and Equipment	✓	Certificate required
Real-time captioning	Assistive Devices, Supplies, and Equipment	✓	No
Rehabilitative therapy	Medical Practitioners	✓	No
Renovation or construction expenses	Other	✓	No
School for persons with an impairment in physical or mental functions	Other	✓	Certificate required
Scooter	Transportation, Meals, and Accomodation	✓	No
Service Animals	Other	✓	No
Sign-language interpretation services	Assistive Devices, Supplies, and Equipment	✓	No
Standing devices	Assistive Devices, Supplies, and Equipment	✓	Yes
Supplements and vitamins	Drugs	X	N/A
Teletypewriters	Assistive Devices, Supplies, and Equipment	✓	Yes

Television closed caption decoders	Assistive Devices, Supplies, and Equipment	✓	Yes
Medical tests (i.e. electrocardiographs, electrocardiograms, x-ray)	Medical Procedures	✓	Yes
Therapy	Medical Treatment	✓	Yes
Travel expenses for medical services (at least 40 km)	Transportation, Meals, and Accomodation	✓	No
Treatment centre	Hospitals and Facilities	✓	Certificate required
Truss for hernia	Assistive Devices, Supplies, and Equipment	✓	No
Tutoring services	Other	✓	Certificate required
Vaccines	Drugs	✓	Yes
Vehicle modification	Transportation, Meals, and Accomodation	✓	Yes
Vision devices, including eyeclasses and contant lenses	Vision Care	✓	Yes
Visual or vibratory signaling device	Assistive Devices, Supplies, and Equipment	✓	Yes
Vitamin B12	Drugs	✓	Yes
Voice recognition software	Assistive Devices, Supplies, and Equipment	✓	Certificate required
Volume control feature (additional)	Assistive Devices, Supplies, and Equipment	✓	Yes
Walking aids	Assistive Devices, Supplies, and Equipment	✓	Yes

Water filter, cleaner, or purifier	Assistive Devices, Supplies, and Equipment	✓	Yes
Crutches, Wheelchairs and wheelchair carriers	Assistive Devices, Supplies, and Equipment	✓	No
Whirlpool bath treatments	Medical Practitioners	✓	No
Wigs	Assistive Devices, Supplies, and Equipment	✓	Yes
Chiropractor	Medical Practitioners	✓	Yes
Acupuncture	Medical Practitioners	✓	Yes
Massage Therapy	Medical Practitioners	✓	Yes
Psychiatric Care	Medical Practitioners	✓	Yes
Psychologist/Social Worker	Medical Practitioners	✓	Yes
Osteopath	Medical Practitioners	✓	Yes
Naturopath	Medical Practitioners	✓	Yes
Occupational Therapist	Medical Practitioners	✓	Yes
Dietician	Medical Practitioners	✓	Yes
Physiotherapist	Medical Practitioners	✓	Yes
Psychotherapist	Medical Practitioners	✓	Yes