

The following Health and Dental eligible and ineligible expenses are presented as a guide only. All claims submitted for reimbursement will first be verified as eligible under the Canada Revenue Agency Guidelines (CRA).

PREMIUMS FOR HEALTH CARE PLANS

Premiums paid to any non-government medical or hospital care plan (ex: Blue Cross, Manulife, Sun Life, Great-West Life)
 Emergency Medical Travel Insurance

QUALIFIED MEDICAL PRACTITIONERS

A qualified medical practitioner is a person who is authorized to practice in accordance to the laws of the province and certified according to the practitioner's governing body.

Not all services provided by a qualified medical practitioner are eligible.

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

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.



























DENTAL EXPENSES

Preventive:	Procedures performed regularly to maintain good dental health
Basic:	Procedures performed to treat basic dental problems (fillings, extractions, etc.)
Endodontics:	Root canal therapy, root canal fillings and treatment of the disease of the pulp tissue
Periodontics:	Treatment of bone and gum disease, surgeries
Major:	Procedures performed to treat major dental problems (bridges, crowns, dentures, etc.)
Orthodontic:	Procedures to treat misaligned or crooked teeth

MEDICAL EXPENSES

-  Ambulance charges
-  Art therapy
-  Artificial eye or limb
-  Artificial kidney machine, including installation and operating costs
-  Basic cost of Medic Alert jewelry
-  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
-  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
-  Injections
-  Insulin or substitutes
-  Iron lung
-  Laryngeal speaking aid
-  Lasik eye surgery
-  Liver Extract – injectable for pernicious anemia
-  Massage Therapy
-  Medical Marijuana when prescribed by a medical practitioner and purchased from licenced producer
-  Metabolic tests
-  MRI scan
-  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
-  Smoking Cessation
-  Spinal fluid tests
-  Stool examinations
-  Urine analysis
-  Vaccines
-  Vision Care
-  Vitamin B12 – for pernicious anemia
-  Wheelchair
-  X-Ray

MEDICAL DEVICES AND EQUIPMENT – if prescribed

-  Blood pressure monitoring device
-  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 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 cost of care and maintenance
-  Syringes
-  Television closed caption decoders
-  TENS machine
-  Wigs if required as a result of disease, accident or medical treatment

Your plan may restrict the eligibility of some items.

THE FOLLOWING EXPENDITURES WOULD NOT BE COVERED UNDER THIS PLAN

- 🌀 Acupressure
- 🌀 Antiseptic diaper service
- 🌀 Aromacare
- 🌀 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
- 🌀 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
- 🌀 Plastic surgery for purely cosmetic purposes
- 🌀 Pillows, Bedding
- 🌀 Pre-payments
- 🌀 Reiki Treatments
- 🌀 Roling
- 🌀 Saunas, Infrared Saunas
- 🌀 Scales for weighing food
- 🌀 Shoes, Insoles
- 🌀 Taxes – federal or provincial sales taxes
- 🌀 Telephone, Television, Movie, Cable Services/Rental
- 🌀 Toothpaste, toothbrush, dental floss
- 🌀 Tooth whitening procedures, kits and strips
- 🌀 Tuina
- 🌀 Yoga, Pilates

IMPORTANT

If you have any questions regarding eligibility of a proposed expense, please [contact](#) Health Risk Services first for confirmation

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