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Eligible Medical & Dental Expenses

Updated March 26, 2017



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Navancorp PHSP

A navancorp PHSP for small business is an alternative to traditional health insurance. One of the key differences between the two options is the restrictions on eligible medical expenses. Under a navancorp PHSP, you are not restricted by the definition (type of expense). You have access to a wide range of eligible expenses without co-payments or deductibles. Below you will find a listing of over 120 eligible expenses for your PHSP.

Qualified Medical Practitioners:

Acupuncturist
Anaesthesiologist
Audiologist
Chiropodist
Chiropractor
Dentist
Denturist
Dermatologist
Gynaecologist
Naturopathic Doctor

Neurologist
Obstetrician
Oculist
Ophthalmologist
Optician
Optometrist
Orthodontist
Orthopaedist
Osteopath
Paediatrician
Physician (MD)

Physiotherapist
Podiatrist
Practical Nurse
Psychiatrist
Psychologist
Registered Nurse
Social Worker
Speech Therapist
Surgeon
Massage Therapist
X-Ray Technician

The following list identifies the health care professionals recognized by the Canada Revenue Agency as medical practitioners for the purposes of the medical expense tax credit. Please click on this box to visit the CRA website for more information.

Eligible Prescribed Medical Devices and Equipment

- 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 lymph edema 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

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 pressure devices
- Blood test
- Blood transfusion
- Bone marrow transplant
- Brace (limb or spinal)
- 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
- 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

Additional Eligible Expenses

- 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.
- 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 musculo skeletal 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 is required.

Any further questions, please email us at info@navancorp.ca