

Private Health Services Plan – Coverage

Elite Business Services Ltd. | PHSP / HSA Administrative Provider
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Note: If you have any questions regarding eligibility of medical expenditures for tax purposes, please call Elite Business Services Ltd. or go to the Government of Canada website and look for Technical Bulletin IT519R2 <http://www.cra-arc.gc.ca/medical/>

Premiums for Health Care Plans

Premiums paid to any non-government medical or hospital care plan. Ex: Blue Cross, Sun Life, etc.

Professional Services

Any services performed by a qualified medical practitioner including, but not limited to:

Acupuncture	Neurology	Orthopedic	Psychiatry
Chiropracist	Obstetrics	Osteopathy	Psychology
Chiropractic	Oculist	Pediatrics	Registered Nurse
Dental	Ophthalmology	Physician	Speech Therapy
Dermatology	Optician	Physiotherapy	Surgeon
Gynecology	Optometric	Plastic Surgery	Vision Care
Massage Therapy	Orthodontic	Podiatry	Hearing Specialist
Naturopathic Doctor		Practical Nurse	

(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 practitioners governing body.)

All Dental Services

Dental X-Rays	Examinations	Crowns	Root Canals
Denture Repair & Replacement	Extractions	Gum Treatment	Straightening Teeth (ex: braces)
	Fillings	Oral Surgery	

Laboratory Examination and Tests

Blood Tests	Spinal Fluid Tests	Urine Analysis	MRI
Cardiographs	Stool Examination	X-Ray Examination	CT Scan
Metabolism Tests			

Hospital Services

Anesthesiologist	Oxygen Masks, Tent	Vaccines	Private/Semi-Private
Hospital Bills	Operating Room Fees	X-Ray Technician	Room Fees

Medications

Any over-the-counter medications, prescribed by a Dentist, Medical or Naturopathic Doctor and recorded by a licensed pharmacist	Prescription Drugs	Liver Extract
	Insulin or Substitutes	Vitamin B-12
	Oxygen	Diabetic Supplies

Prescribed Medical Treatments

Blood Transfusion	Organ Transplant	Hydrotherapy	Pre & Post-Natal Treatments
Bone Marrow Transplant	Insulin Treatments	Injections	Psychotherapy
	Diathermy	Nursing (registered)	Art Therapy

Materials that are Prescribed by a Recognized Medical Practitioner:

An external breast prosthesis
Any device 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 a chronic respiratory ailment
Electronic or computerized environmental control systems
Electronic Speech synthesizers for mute individuals
Equipment that enables deaf or mute persons to make and receive telephone calls
Extremity pumps or elastic support hoses to reduce lymph edema swelling
Heart monitors or pace makers
Hospital bed, if required in home
Inductive coupling osteogenesis stimulator
Infusion pumps for diabetes including peripherals
Monitors attached to babies identified as being susceptible to Sudden Infant Death Syndrome
Optical scanners or similar devices to enable a blind individual to read print
Orthopedic shoes or boots
Oxygen tent
Power operated guided chair installation for stairways
Power operated lifts and transportation equipment
Synthetic speech systems, Braille printers and large print-on-screen devices
Syringes
Television closed caption decoders
Wigs if required as a result of disease, accident or medical treatment

Materials which don't require a prescription:

Any apparatus or material paid to a doctor, dentist, nurse or hospital	Hernia truss
Any device to aid the hearing of a deaf person	Iron Lung
Artificial eye or limb	Laryngeal speaking aid
Artificial Kidney Machine	Wheelchair
Blood sugar measuring device for diabetics	Crutches
Limb or spinal brace	Colostomy pads
Catheters, catheter trays, tubing, adult diapers & disposable briefs required by incontinent persons	

Other Expenditures:

Ambulance Charges	Home maker service & home care
Prescription birth control	Reasonable costs for adapting a residence to accommodate a disabled person
Specially trained animals for assistance	Transportation, meals & accommodation for patients who need to travel for treatments
Rehabilitative therapy, lip reading & sign language training	
Transportation costs to and from medical treatments that are not available within 40 km of home	

The Following Expenditures would NOT be covered under this plan:

Air conditioners, humidifiers or dehumidifiers	Maternity clothes
Antiseptic diaper service	Medical Expenses for which you have been reimbursed or are entitled to be reimbursed from other plans
Health and fitness programs	Non-prescription birth control devices
Illegal operations, treatments or drugs	Toothbrush, toothpaste, dental floss, etc.
Scales for weighing food	Teeth whitening
Cosmetic Surgery	
Payments to a municipality where it employed a doctor to provide medical services to the residents of the municipality.	

IMPORTANT – Provincial Health Care and AB Health& Wellness, “non group” premiums ARE NOT eligible.