

## 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 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
- Dental services (crowns, fillings, cleanings, lab tests, etc.)
- Denture repair / replacement
- Devices to aid the hearing of a deafperson including bone-conduction telephone receivers, extra-loud audible signals and devices
- 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 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
- Wheelchair
- X-Ray

## 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.

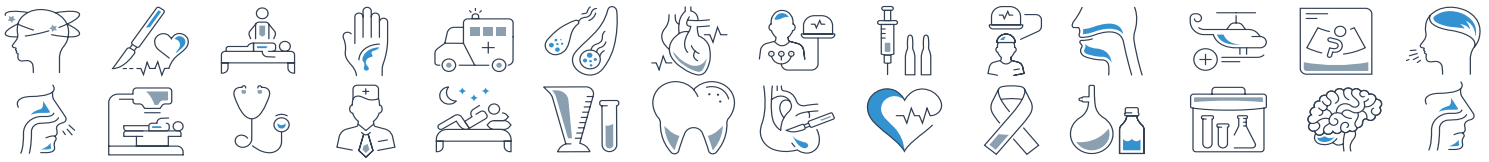
Meals and accommodations are eligible only if you travel a distance greater than 80 km. one way. Mileage is eligible only if you travel a distance greater than 40 km. one way.

For details of eligibility and rates, go to [www.cra-arc.gc.ca/travelcosts](http://www.cra-arc.gc.ca/travelcosts).

- If the expense was incurred while out of country, the claim must be converted into Canadian funds. To obtain the exchange rate applicable to the date the expense occurred, visit [www.bankofcanada.ca/en/rates/exchform.html](http://www.bankofcanada.ca/en/rates/exchform.html) and record the information on the receipt.
- Alternatively, you can submit a copy of a charge card statement which reflects the conversion rate as at the date of the expense.

## Premiums

- **Provincial Health Care Premiums are not eligible.**
- Premiums paid to any non-government medical or hospital care plan, ex: Blue Cross, Sun Life, etc. are eligible.
- Emergency medical travel insurance premiums are eligible.
- **Premiums for disability, life, and trip cancellation insurance are not eligible.**
- **Critical Illness and Long Term Care Insurance premiums are not eligible.**



## Medical Expenses with Specific Eligibility Requirements

- 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 with a Doctor's note stating medical necessity.
- Circumcision – must be performed by an MD.
- Clinical Hydrotherapy – must be prescribed by an MD for arthritis or musculoskeletal 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 Doctor's note is required.
- Naturopathic Medicines - When purchased directly from an ND.
- Traditional Chinese Medicine - Eligible with a CTCMA Registration #
- Herbology – must be done with MD or ND.
- Homeopathy – must be done or prescribed by an MD or ND.
- Attendant Care - Is eligible even if there are physically capable members in the household. The patient must have a MD's note stating the necessity of the care and the note must include the dates that care will be needed. The provider must provide a receipt that has their SIN displayed.
- Kinesiology - When services are performed by a Kinesiologist in the province of Ontario only.
- Laser Therapy (for herniated disks, carpal tunnel, etc) – must be performed by an MD, RN or DC.
- Medical Marijuana - Eligible only for medical use when prescribed by a medical practitioner and purchased from one of the Health Canada's licensed producers.
- Pulse Light Therapy – must be performed by an MD or Dermatologist
- Registered Dietician or Nutritionist – only consultation is eligible.
- Therabands, Foam Rollers, Exercise Balls are eligible only when purchased from a Physiotherapist or Chiropractor
- Tuition and Tutoring for a child with special needs or a learning disability is qualified only when a note of diagnosis from an MD has been provided.
- Vega Testing – must be done by an ND.
- Weight Loss Programs - Under the supervision of an MD, Medical-Doctor's prescription required.

## Ineligible Expenses

- Acupressure
- Antiseptic diaper service
- Aromacare
- Blood pressure devices
- 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
- Nicotine gum, Nicotine inhalers
- 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
- Pillows, Bedding
- Pre-payments
- Reiki Treatments
- Rolfing
- Saunas, Infrared Saunas
- Scales for weighing food
- Shoes, Insoles
- Telephone, Television, Movie, Cable Services/Rental
- Tens Machine
- Toothpaste, toothbrush, dental floss
- Tooth whitening procedures, kits and strips
- Tuina
- Yoga, Pilates

If you have questions about the eligibility of expenses not included, please contact us at:

1-888-668-8384, or email us at [info@olympiabenefits.com](mailto:info@olympiabenefits.com). You may also visit the Government of Canada website,

CRA List of Eligible Medical Expenses ([www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmplng/ddctns/Ins300-350/330/llwxpns-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmplng/ddctns/Ins300-350/330/llwxpns-eng.html)).