



*Private Health Services Plan*

## WHAT IS COVERED

In general, any service or product provided by a licensed medical practitioner is an eligible expenditure. To be a qualified medical practitioner, the person must be authorized to practice in accordance with the laws of the province and certified according to the practitioners governing body.

### MEDICAL PROFESSIONALS

- Acupuncturist
- All Optical Service
- Chiropodist
- Chiropractor
- Christian Science Practitioner
- Dental Mechanic
- Dentist
- Dermatologist
- Gynecologist
- Naturopath
- Neurologist
- Obstetrician
- Oculist
- Ophthalmologist
- Optician
- Osteopathy
- Orthopedist
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Practical Nurse (for medical service)
- Psychiatrist
- Psychoanalyst
- Psychologist (if licensed)
- Registered Nurse
- Registered Massage Therapy
- Speech Therapist (if treated for pathological or audiologic)
- Surgeon
- Therapist

### DENTAL SERVICES

- Dental X-rays
- Denture Repairs & Replacement
- Examinations
- Extracting Teeth
- Filling Teeth
- Gum Treatment
- Oral Surgery (e.g. root canal)
- Orthodontics (e.g. braces)

### VISION SERVICES

- Contact lenses
- Eye exams
- Eye glasses

### LABORATORY EXAMINATION AND TESTS

- Blood Test
- Cardiographs
- Metabolism Tests
- Spinal Fluid Tests
- Stool Examination
- Urine Analysis
- X-Ray Examination

### HOSPITAL SERVICES

- Anesthetist
- Hospital Bills
- Oxygen Masks/Tent
- Use of Operating Room
- Vaccines
- X-Ray Technician

## **MEDICINES**

- Any non-prescription medicines (over the counter) prescribed by a qualified medical practitioner **and** recorded by a licensed pharmacist.
- All Prescription Drugs
- Insulin or Substitutes
- Live Extract – injectable for pernicious Anemia
- Oxygen
- Tapes or Tablets for sugar content test by diabetics, if prescribed
- Vitamin B12 – for pernicious anemia

## **PRESCRIBED MEDICAL TREATMENTS**

- Blood Transfusion
- Bone Marrow or Organ Transplants
- Diathermy
- Electric Shock Treatments
- Healing Services
- Hydrotherapy
- Injection
- Insulin Treatments
- Nursing (by Registered Nurse)
- Pre-Natal, Post-Natal Treatments
- Psychotherapy
- Radium Therapy
- Speech Pathology or Audiology
- Ultraviolet Ray treatments
- Whirlpool Baths
- X-ray Treatment

## **MATERIALS AND APPARATUS (require a prescription)**

- Breast prosthesis (external)
- Devices designed to assist a person to use bathtubs, showers, or toilets
- Devices designed to assist in walking where the individual has a mobility impairment
- Devices designed to enable individuals with a mobility impairment to operate a vehicle
- Devices used by individuals suffering chronic respiratory ailment or a severe chronic immune system deregulation
- Electronic computerized environmental control systems for individuals with severe and prolonged mobility restrictions
- Electronic speech synthesizers for mute individuals
- Equipment that enable deaf or mute individuals to make and receive telephone calls (including visual ringing indicators, acoustic coupler, teletyping, which makes telephone communication possible)
- Extremity pumps or elastic support hose to reduce lymph edema swelling
- Heat monitors or pace makers
- Hospital beds, if required in the home
- Inductive coupling osteogenesis stimulator
- Infusion pumps for diabetics, including peripherals
- Monitors attached to babies identified as being prone to sudden infant death syndrome
- Optical scanners or similar devices for a blind individual to enable the reading of print
- Orthopedic shoes/boots
- Oxygen tent
- Power operated guided chair installation for stairways
- Power operated guided lifts and transportation equipment designed to allow access to buildings, vehicle or to allow wheelchair access to a vehicle

## **OTHER MATERIALS AND APPARATUS (not requiring a prescription)**

- Artificial eye
- Artificial kidney machine, including installation and operating costs
- Artificial limb
- Blood sugar level measuring devices for diabetics
- Brace for a limb
- Catheters, catheter trays, tubing, diapers, disposable briefs required by incontinent persons
- Colostomy pads
- Crutches
- Hearing device to aid in 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

- Hernia truss
- Ileostomy pads
- Iron lung
- Laryngeal speaking aid
- Spinal Brace
- Wheelchair

## **OTHER EXPENDITURES**

- Premiums paid to any non-government medical or hospital care plan, e.g. Blue Cross, London Life, etc.
- Travel insurance
- Ambulance charges
- Homemaker service and Home Care (attendant must be a non-relative)
- Prescription Birth Control
- Reasonable costs for adapting a residence to accommodate a disabled person (e.g. wheelchair ramp, lifts, bath facilities)
- Rehabilitative therapy, lip reading and sign language training
- Specially trained animals to assist blind, deaf, or severely impaired persons, including the cost of its care and maintenance
- Transportation costs to hospital, clinic or doctor's office to obtain services not otherwise available
- Transportation, meals and accommodations (reasonable expenses for meals, accommodation and travel costs for a patient and an accompanying attendant may be deductible if: 1. Equivalent medical services are not available locally; 2. The route traveled is reasonably direct; 3. Medical treatment is reasonable and distance traveled is at least 80 kilometers)

## **THE FOLLOWING EXPENDITURES ARE NOT COVERED**

- Air conditioners, humidifiers, dehumidifiers or air cleaners
- Special foods or beverages (however, if said food or beverages are taken to alleviate or treat an illness, they may be allowed; such claims must be accompanied by a letter from a medical doctor)
- Antiseptic diaper service
- Health programs offered by resort hotels
- Health club memberships
- Illegal operations, treatment or drugs
- Non-prescription birth control devices
- Payments to a municipality where the municipality employed a doctor to provide medical services to the residents of the municipality
- Scales for weighing food
- Maternity clothes
- Provincial Health Care Premiums
- Cosmetic procedures (unless deemed medically imperative)
- Liposuction
- Teeth whitening
- Hair replacement