

✔ Qualified Medical Practitioners

One who is authorized and/or licensed to practice in accordance to the laws of the province and certified according to their governing body. Please see [here](#) for a detailed list of qualified medical practitioners.

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| • Acupuncturist | • Midwife | • Physician |
| • Athletic Therapists | • Naturopathic Doctor | • Physiotherapist |
| • Anaesthesiologist | • Neurologist | • Podiatrist |
| • Audiologist | • Nurse | • Psychiatrist |
| • Chiropracist | • Obstetrician | • Psychologist |
| • Chiropractor | • Occupational Therapist | • Registered Canadian Reflexology Therapist |
| • Dentist | • Oculist | • Registered Dietitian |
| • Denturist | • Ophthalmologist | • Counselling Practitioners |
| • Dermatologist | • Optician | • Speech Therapist |
| • Homeopath (Accreditation Commission for Homeopathic Education in North America and Council for Homeopathic Certification - ACHENA) | • Optometrist | • Surgeon |
| • Gynaecologist | • Orthodontist | • Therapeutic Massage Therapist |
| | • Orthopaedist | • X-Ray Technician |
| | • Osteopath | |
| | • Paediatrician | |
| | • Pharmacist | |

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

✘ Non-Eligible Medical Practitioners

Services and items provided by Non-qualified Medical Practitioners will not be reimbursed under the Plan.

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| • Any unaccredited or unregistered therapist or practitioner | • Doula | • Laser Technicians |
| | • Holistic Health Practitioner | • Reiki Practitioner/Healer |

✔ Eligible Medical Devices and Equipment – If Prescribed

Services and items provided by Non-qualified Medical Practitioners will not be reimbursed under the Plan.

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| • Baby Breathing Monitor – monitor must be physically attached to the infant to sound an alarm if the infant stops breathing. Must have a medical practitioner certify in writing that the infant is at risk of sudden infant death syndrome for this to be eligible. Only the breathing monitor is eligible, no additional accessories such as video monitors are eligible. | • Extremity pumps or elastic support hose to reduce lymphedema swelling |
| • CPAP (continuous positive airway pressure) – machine and accessories | • Heart monitors or pace-makers |
| • Devices designed to assist a person to use bathtubs, showers or toilets | • Hospital bed, if required in-home |
| • Devices designed to assist walking where the individual has a mobility impairment | • Inductive coupling osteogenesis stimulator |
| • Devices designed to enable individuals with a mobility impairment to operate a vehicle | • Optical scanners or similar devices for a blind individual to enable him/her to read print |
| • Devices used by individuals suffering from chronic respiratory ailment or a severe chronic immune system deregulation | • Orthopaedic shoes or boots |
| • Electronic or computerized environmental control systems for individuals with severe and prolonged mobility restrictions | • Oxygen tent |
| • Electronic speech synthesizers for mute individuals | • Power operated guided chair installation for stairways |
| • Equipment that enables deaf or mute persons to make and receive telephone calls including visual ringing indicators, acoustic coupler, and teletypewriter. | • Power operated lifts and transportation equipment designed to allow access to buildings, vehicles or to allow wheelchair access to a vehicle |
| • External breast prosthesis | • 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 |
| | • Synthetic speech systems, Braille printers and large print-on-screen devices that enable blind persons to utilize computers |
| | • Syringes |
| | • Television closed caption decoders |
| | • Wigs if required as a result of disease, accident or medical treatment |

Your plan may restrict the eligibility of some items.

✓ 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
- Dental services (crowns, fillings, cleanings, lab tests, etc.)
- Denture repair / replacement
- Devices to aid the hearing of a deaf person including bone conduction
- Christian science counselling
- Colostomy pads
- Crutches
- Diabetic supplies
- Diathermy
- Fertility treatments:
 - ◊ Costs related to reciprocal IVF – Eligible when performed by a medical doctor
- ◊ Donor screening and donor shipping costs – [Assisted Human Reproduction Act](#)
- ◊ Fertility counselling – Eligible when performed by a registered therapist/psychologist/psychiatrist as it would fall under mental health
- ◊ Lactation consulting, chest feeding supplies and pre-conception and pre-natal care for transmen/nonbinary parents
- ◊ Surrogacy
- 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 (with prescription)
- Operating room fees
- Organ transplant
- Oxygen
- Pre-natal/Post-natal treatments
- Prescription birth control pills and 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
- Telephone receivers, extra-loud audible signals and devices to permit volume adjustment of telephone equipment above 'normal' levels
- 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.

- 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 <https://www.bankofcanada.ca/rates/exchange/> 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.

For details of eligibility and rates, go to [CRA Travel Costs](#).

✓ 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.
- 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
- 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)
- Herbology – Must be done with MD or ND
- Homeopathy – Must be done or prescribed by an MD, ND or ACHENA
- 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
- Naturopathic Medicines – When purchased directly from an ND
- Pulse Light Therapy – Must be performed by an MD or Dermatologist
- Preventative and Sexual Health
- Registered Dietician or Nutritionist – Only consultation is eligible
- Therabands, Foam Rollers, Exercise Balls are eligible only when purchased from a Physiotherapist or Chiropractor
- Traditional Chinese Medicine – Eligible with a CTCMA Registration number
- 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
- Gender Affirming Care*:
 - ◊ Body contouring/fat grafting/liposuction – Often considered cosmetic and therefore requiring a detailed justification letter from a psychologist, followed by a surgeon's letter explaining the medical basis for the procedures
 - ◊ Facial feminization/masculinization surgery – Must be for medical purposes. A detailed report from a psychologist is required to justify the need, and the procedures must be carried out by a medical doctor
 - ◊ Fertility preservation prior to transition – Eligible as long as completed by a medical doctor
 - ◊ Hair transplant – Requiring a detailed justification letter from a psychologist. Often related to mental health
 - ◊ Post op revision – Eligible provided we have the original documentation
 - ◊ Voice Surgery – Must be proven to be medically necessary, requiring a detailed justification letter from a psychologist, followed by a surgeon's letter explaining the procedure

**Aftercare supplies – Eligible if the post-care treatment documents show the exact supplies that are required*

Mental Health

- Mental Health Services – Eligible if all treatments are provided by a registered therapist/psychologist/psychiatrist
- Mental Health Medication – Eligible if prescribed by a psychiatrist and filled by a pharmacist
- Psychiatric Assessments and Letters – Eligible as long as provided by a registered therapist/psychologist/psychiatrist
- Holistic and Community Health

ⓧ Ineligible Expenses

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| <ul style="list-style-type: none"> • 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 • Genetic testing fees • 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 | <ul style="list-style-type: none"> • 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 (with a doctor's prescription) • 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 |
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If you have questions about the eligibility of expenses not included, please contact us at:
[1-888-668-8384](tel:1-888-668-8384), or email us at info@olympiabenefits.com.
 You may also visit the Government of Canada website [CRA List of Eligible Medical Expenses](#).