

PRIVATE HEALTH SERVICES PLAN VS TRADITIONAL GROUP BENEFITS PLANS

SFS PHSP

- One time set up fee
- No annual fees other than non use fee of \$50
- No monthly premiums
- No deductibles
- YOU make the plan design
- Up to 100% coverage
- No RX required for Paramedical expenses
- No dispensing fee caps
- Employee limit or category limit is up to Employer
- Reimbursed amounts are the amount the employee paid out of pocket, not based on "Reasonable and Customary" fee guides
- Pre-existing health conditions make no difference in regards to coverage
- Dental work expenses are paid as they are submitted, NO Estimates are required
- Prescription Drugs –regardless of the Generic cost, the plan pays the out of pocket amount

List of allowable medical expenses

Acoustic coupler
 Air conditioner
 Air filter, cleaner, or purifier
 Altered auditory feedback devices
 Ambulance
 Animals (specially trained animal)
 Artificial eye
 Artificial limbs
 Attendant care expenses
 Audible signal device
 Baby's cry signal device (M.D. must certify in writing that the infant is prone to sudden infant death syndrome)
 Bathroom aids
 Bliss symbol boards
 Blood transfusion
 Bone conduction receiver
 Bone marrow transplant
 Braces for a limb
 Braille note-takers
 Braille printers
 Breast prosthesis
 Cancer treatment (in or outside Canada)
 Catheters
 Certificates
 Chair
 Cochlear implant
 Colostomy and ileostomy pads
 Computer peripherals
 Contact lenses
 Cosmetic surgery -under proposed changes in the Federal Budget of March 2010, expenses for purely cosmetic procedures, including any related services and other expenses such as travel, incurred after March 4, 2010 (to be claimed on your 2010 tax return), would be ineligible for the Medical Expenses Tax Credit (METC). Both surgical and non-surgical procedures purely aimed at enhancing one's appearance would be ineligible. Examples of expenses that would be ineligible include the following:

- liposuction;
- hair replacement procedures;
- botulinum infections; and
- teeth whitening.

An expense, including those identified above, will continue to qualify for the METC if it is necessary for medical or reconstructive purposes, such as

Group Benefits

- Monthly premiums regardless of activity
- Deductibles can apply to many categories
- Typical 80% coverage
- Limits – ie. Dispensing fee caps
- RX required for all paramedical expenses
- Payments are based on "Reasonable and Customary" fee guides, employee is left paying the balance out of pocket
- Pre-existing Health condition are typically not covered
- Dental work expenses typically require an Estimate
- Prescription Drugs are only covered at the cost of the Generic brand, not the true out of pocket amount

List of allowable medical expenses

Ambulance
 Artificial eye
 Artificial limbs
 Attendant care expenses
 Bathroom aids
 Blood transfusion
 Bone conduction receiver
 Bone marrow transplant
 Braces for a limb
 Breast prosthesis
 Cancer treatment (in or outside Canada)
 Catheters
 Cochlear implant
 Colostomy and ileostomy pads
 Contact lenses
 Cosmetic surgery
 Crutches
 Deaf-blind intervening services
 Dentist
 Dentures
 Detoxification clinic
 Devices or software
 Diapers or disposable briefs
 Diathermy
 Doctor
 Drugs
 Drugs and medical devices bought under Health Canada's Special Access Program
 Elastic support hose
 Elevators or lifts
 Extremity pump
 Eyeglasses
 Group home
 Hair transplant surgery
 Hearing aids
 Heart monitor
 Home care services
 Homeopathic services
 Hospitals
 Hospital bed
 Hydrotherapy
 Infusion pump
 Insulin

surgery to address a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

Crutches

Deaf-blind intervening services

Dentist

Dentures

Detoxification clinic

Devices or software

Diapers or disposable briefs

Diathermy

Doctor - see [IT519, Medical Expense and Disability Tax Credits and Attendant Care Expense Deduction](#), for details.

Driveway access

Drugs

Drugs and medical devices bought under Health Canada's Special Access Program

Elastic support hose

Electric shock

Electrolysis

Electronic bone healing device

Electronic speech synthesizers

Electrotherapy devices

Elevators or lifts

Environment control system (computerized or electronic)

Extremity pump

Eyeglasses

Furnace - the amount paid for an electric or sealed combustion furnace to replace a furnace that is neither of these, where the replacement is necessary because of a person's severe chronic respiratory ailment or immune system disorder - prescription required.

Gluten-free products - the incremental cost associated with the purchase of gluten-free products, as compared to the cost of comparable non-gluten-free products. A medical practitioner must certify in writing that the person requires gluten-free food due to celiac disease.

Group home - see [Attendant care or care in an establishment](#).

Hair transplant surgery

Hearing aids

Heart monitor

Home care services

Homeopathic services

Hospitals

Hospital bed

Hydrotherapy

Infusion pump

Insulin

***In vitro* fertility program, not including donations to a sperm bank.**

Iron lung

Kidney machine

Laboratory services

Large print-on-screen device

Laryngeal speaking aids

Laser eye surgery

Liver extract injections

Marihuana or marihuana seeds - the amount paid to Health Canada or a designated producer for a person authorized under the *Marihuana Medical Access Regulations* or exempt under section 56 of the *Controlled Drugs and Substances Act* to possess or use the drug for medical purposes.

Medical devices - see [IT519, Medical Expense and Disability Tax Credits and Attendant Care Expense Deduction](#), for details.

Medical practitioner - *

Moving expenses - reasonable moving expenses (that have not been claimed as moving expenses on anyone's tax return) to move a person who has a severe and prolonged mobility impairment, or who lacks normal physical development, to housing that is more accessible to the person or in which the person is more mobile or functional, to a limit of \$2,000 (for residents of Ontario, the provincial limit is \$2,456).

Needles and syringes

Note-taking services used by a person with an impairment in physical or mental functions and paid to someone in the business of providing such services. A medical practitioner must certify in writing that these services are necessary.

***In vitro* fertility program, not including donations to a sperm bank.**

Iron lung

Kidney machine

Laboratory services

Laryngeal speaking aids

Laser eye surgery

Liver extract injections

Medical

Medical practitioner - *

Nurse

Nursing home

Optical scanners

Organ transplant

Orthodontic work

Orthopedic shoes, boots, and inserts

Oxygen concentrator

Pacemakers

Phototherapy equipment

Pre-natal and post-natal treatment

Pressure pulse therapy devices

Private health care services

Rehabilitative therapy

Respite care expenses.

Scooter

Spinal brace

Standing devices

Tests

Therapy

Training

Truss for hernia

Vaccines

Vitamin B12 injections – Dr. Bernstein NOT included

Walking aids, wheelchairs and wheelchair carriers

Wigs

***Medical practitioner**

Acupuncturist

Audiologist

Chiropodist

Chiropractor

Combined lab and X-Ray Technologist

Dental Assistant

Dental Hygienist

Dental Nurse

Dental Technician or Technologist

Dental Therapist

Dentist

Denturist

Dental Mechanic

Dent urologist

Dietician

Emergency Medical Technician

Hearing Aid Practitioner

Licensed Practical Nurse

Massage Therapist

Medical Laboratory Technologist

Medical Radiation Technologist

Midwife

Naturopath

Occupational Therapist

Ophthalmic Medical Assistant

Optician

Optometrist

Osteopath

Pharmacist

Psychotherapist

Physician

Physiotherapist

Physical Therapist

Podiatrist

Psychological Associate

Psychologist

Registered Nurse

Nurse

Nursing home

Optical scanners

Organ transplant

Orthodontic work

Orthopedic shoes, boots, and inserts

Osteogenesis stimulator (inductive coupling)

Oxygen concentrator

Pacemakers

Page-turning devices to help a person turn the pages of a book or other bound document when they have a severe and prolonged impairment that markedly restricts their ability to use their arms or hands - prescription required.

Phototherapy equipment

Premiums paid to private health services plans

Premiums paid to provincial or territorial prescription drug plans such as the Quebec Prescription Drug Insurance Plan, the Nova Scotia Seniors' Pharmacare Program, or the British Columbia Fair Pharmacare Program. Premiums paid under provincial or territorial government medical or hospitalization plans are not eligible.

Pre-natal and post-natal treatment

Pressure pulse therapy devices

Private health care services

Reading services

Real-time captioning

Rehabilitative therapy

Renovating or construction expenses - the amounts paid to make changes to give a person who has a severe and prolonged mobility impairment or who lacks normal physical development, access to (or greater mobility or functioning within) the dwelling.

The costs may be incurred in building the principal residence of the person, or in renovating or altering an existing dwelling. These costs can be claimed minus any related rebates such as for goods and services tax/harmonized sales tax (GST/HST).

Renovation or construction expenses have to meet the following conditions:

- they would not typically be expected to increase the value of the dwelling; and
- they would not normally be incurred by people without severe and prolonged mobility impairments.

Make sure you get a breakdown of the costs. Costs could include:

- buying and installing outdoor or indoor ramps where stairways impede the person's mobility;
- enlarging halls and doorways to give the person access to the various rooms of his or her dwelling; and
- lowering kitchen or bathroom cabinets to give the person access to them.

These renovation expenses may also be eligible for the home renovation tax credit. Under proposed changes, you can claim an amount for eligible expenses incurred for work performed or goods acquired after January 27, 2009, and before February 1, 2010, under an agreement entered into after January 27, 2009, related to an eligible dwelling. The amount can only be claimed for the 2009 tax year and applies to eligible expenses of more than \$1,000, but not more than \$10,000. For more information, see [line 368](#) in the *General Income Tax and Benefit return*.

Respite care expenses.

Rocking bed for a person diagnosed with poliomyelitis.

School for persons with an impairment in physical or mental functions

Scooter

Sign-language interpretation services

Spinal brace

Standing devices

Talking textbooks in connection with enrollment in an educational institution in Canada or a designated educational institution for a person who has a perceptual disability - prescription required.

Teletypewriters

Television closed caption decoders

Tests

Therapy

Training

Registered Nursing Assistant

Registered Nutritionist

Registered Psychiatric Nurse

Respiratory Therapist

Social Worker

Speech Language Pathologist

Surgeon

Traditional Chinese Medicine Practitioner

Travel Expenses**Truss for hernia**

Tutoring services used by, and which are supplementary to the primary education of, a person with a learning disability or an impairment in mental functions, and paid to someone in the business of providing such services who is not related to the person being tutored. A medical practitioner must certify in writing that these services are necessary.

Vaccines

Vehicle - 20% of the amount paid for a van that has been previously adapted, or is adapted within six months of the date of purchase (minus the cost of adapting the van), to transport a person who needs to use a wheelchair, to a limit of \$5,000 (for residents of Ontario, the provincial limit is \$6,141).

Vehicle modification**Visual or vibratory signalling device****Vitamin B12 injections****Voice recognition software****Volume control feature (additional)****Walking aids****Water filter, cleaner, or purifier****Wheelchairs and wheelchair carriers****Whirlpool bath treatments****Wigs*****Medical practitioner****Acupuncturist****Audiologist****Chiropodist****Chiropractor****Combined lab and X-Ray Technologist****Dental Assistant****Dental Hygienist****Dental Nurse****Dental Technician or Technologist****Dental Therapist****Dentist****Denturist****Dental Mechanic****Dent urologist****Dietician****Emergency Medical Technician****Hearing Aid Practitioner****Licensed Practical Nurse****Massage Therapist****Medical Laboratory Technologist****Medical Radiation Technologist****Midwife****Naturopath****Occupational Therapist****Ophthalmic Medical Assistant****Optician****Optometrist****Osteopath****Pharmacist****Psychotherapist****Physician****Physiotherapist****Physical Therapist****Podiatrist****Psychological Associate****Psychologist****Registered Nurse****Registered Nursing Assistant****Registered Nutritionist****Registered Psychiatric Nurse****Respiratory Therapist****Social Worker****Speech Language Pathologist****Surgeon****Traditional Chinese Medicine Practitioner**