

Health Spending Account coverage



You can use your Health Spending Account (HSA) to cover medical, hospital and dental expenses that are eligible under the Income Tax Act (Canada) and are not paid, or not paid in full, under your group plan, your spouse's plan or any government-sponsored plan

Health Spending Account list of eligible expenses

Eligible expenses include but are not limited to the items listed below:

- portion of expenses not covered by a health or dental benefits plan such as deductibles, coinsurances or amounts over plan maximums.
- premiums for health or dental benefits.
- drugs or other preparations when prescribed by a qualified medical practitioner or dentist.
- services performed by a qualified medical or dental practitioner.
- payments to a hospital or another facility such as nursing home, special school, institution or other place for care and training of a mentally or physically impaired individual.
- remuneration for a full-time attendant, or for the cost of full-time care in a nursing home of a mentally or physically impaired individual. Condition must be certified by a qualified medical practitioner.
- emergency services or referred services outside of the person's province of residence.
- eyeglasses, contact lenses or laser eye surgery when prescribed by a qualified medical practitioner.
- medical devices, supplies or equipment when prescribed by a qualified medical practitioner.
- diagnostic screening, laboratory or radiological procedures when prescribed by a qualified medical practitioner.

- reasonable expenses related to rehabilitative therapy including training in lip reading and sign language, incurred to adjust for a patient's hearing or speech loss.
- transportation costs to transfer a patient and one additional person (if necessary) to receive medical services, if conditions for transportation expenses are satisfied and the distance travelled is at least 40 kilometres.
- reasonable expenses for meals and accommodation for a patient and, if required, the accompanying individual, if conditions for transportation expenses are satisfied and the distance travelled is at least 80 kilometres.
- costs of acquisition, care and maintenance (including food and veterinary care) of an animal, specially trained to assist a patient who is blind or profoundly deaf or has a severe and prolonged impairment that markedly restricts the use of arms or legs.
- modifications to the principal home of a person who has a physical impairment or who has severe and prolonged mobility impairment, to enable the person to gain access to a dwelling or to be functional within it.
- reasonable expenses to locate a bone marrow or organ transplant donor, and reasonable travelling, board and lodging expenses of the donor and the patient in respect of the transplant
- Qualified means a person who is a member of the appropriate governing body established by the provincial government for their profession. In the absence of a governing body, the person must be an active member of an association approved by Sun Life.

Who's eligible

Your HSA can cover expenses for your dependents even if they are not covered under your health and dental benefits plan. In addition to your spouse and children, you can claim expenses for dependents including your parents, grandparents, brothers, sisters, aunts, uncles, nieces and nephews so long as they qualify as dependents under the Income Tax Act (Canada).

Coordination of benefits

Many people have group benefit coverage through more than one plan, for example, you could also be covered under your spouse's benefit plan. If so, you can – and should – coordinate your claims with that plan to make the most of your benefits and ensure your claims are being paid by the right plan. If you have health or dental coverage under more than one benefit plan, it is to your advantage to send the balance of your claim to the other plan before claiming any amount from your HSA – although this is not a requirement. If you would prefer to claim the balance from your HSA rather than from the other plan, clearly indicate this on your claim form.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. CA-9026-E 07-20 ds-cc

