

Health + Wellness + Lifestyle Flex Benefits Program – Eligible Expenses

Holistic Wellness Coverage

Acupressure	Holistic healing	Non-traditional healing
Addiction therapy	Holistic Pelvic Care [™]	Nutrition counselling/ consultations
Athletic therapy	Homeopathic consultations	Nutrition programs/plans
Ayurvedic massage	Hypnotherapy	Pelvic floor restoration
Breathwork	Iridology	Personalized medicine
Cosmetic dental services	IV therapy	Prolotherapy
Counselling	Kinesiology	PRP treatment
Craniosacral Therapy (CST)	Lab tests – non-prescribed	Reflexology
Cupping therapy	Life coaching	Registered psychiatric nurse
Dalian Method	Lifestyle assessments	Reiki
DNA testing – medical	Lifestyle counselling/coaching	Rolfing
DNA testing – wellness	Light therapy	Sex therapy
Doula	Marriage and family therapy	Sleep aids and devices
EMDR therapy	Maya Abdominal Therapy	Somatic Experiencing® (SE)
Energy healing	Meal plans	Sound healing
Fitness assessments	Meditation therapy/classes	Stress management programs
Foot care	MELT Method/Performance	Trauma release
Health assessments	Movement coaching	Water ionizing devices
Health counselling/coaching	Music therapy	Weight management programs
Health screening	Myofascial release	Wellness programs/plans
Herbalists – non-prescribed	Neurofeedback	

This list is not comprehensive – other modalities, treatments, and specialties can be added

Fitness and Sports Coverage

Aerobics	Fitness apps	Non-motorized transportation
Athletic clothing	Fitness club fees	Personal training
Athletic facility fees	Fitness consultants	Pilates
Athletic shoes and footwear	Fitness trackers	Programs
Bicycle purchase	Golf course fees	Racquet club fees
Boating, camping, and trail fees	Group classes	Skiing/snowboarding fees
Camping, fishing, hunting gear	Gym/exercise equipment	Sports equipment and supplies
Dance	Gym membership	Sports leagues
Equipment rental fees	Jogging or cycling strollers	Yoga
Exercise physiologists	Lessons	Zumba
Fees for walks, runs, and races	Martial arts	

This list is not comprehensive – other activities, products, and expenses can be added

Natural Health Products Coverage

Ayurvedic herbal remedies	Herbal teas for wellness	Nutritional supplements
Ayurvedic oils	Homeopathic remedies	Vitamins
Essential oils	Kombucha	Wellness food products
Herbal remedies (non-prescribed)	Nutraceuticals	

This list is not comprehensive – other products can be added

Integrated Healthcare Coverage

Qualified Medical Practitioners

Acupuncturist	Neurologist	Psychiatrist
Anaesthesiologist	Obstetrician	Psychologist
Audiologist	Occupational therapist	Registered nurse (RN)
Chiropractist	Oculist	Respiratory therapist
Chiropractor	Ophthalmologist	Social worker
Dermatologist	Optician	Speech therapist (SLP)
Dietician	Optometrist	Surgeon
Gynecologist	Orthopedist	Therapeutic massage therapist
Hearing aid practitioner	Osteopath	Traditional Chinese Medicine practitioner (TCM)
Licensed practical nurse (LPN)	Pediatrician	X-ray technician
Massage therapist (RMT)	Physician (MD)	
Midwife	Physiotherapist	
Naturopath (ND)	Podiatrist	

Extended Healthcare Coverage – Part 1

Vision Care

Eye glasses	Laser eye surgery
Contact lenses	Eye exams

Hearing Care

Hearing aids	Cochlear implants
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Lab Exams and Tests

Blood tests	MRI/CT scans	Urine analysis
Cardiographs	Spinal fluid tests	X-rays
Metabolism tests	Stool examinations	<i>*All prescribed tests*</i>

Extended Healthcare Coverage – Part 2

Medical Support Treatments and Devices

Ambulance services, both land and air	Mutism support devices
Art therapy	Orthopedics
Artificial eye or limb	Orthotics
Autism treatments and support	Out-of-country medical expenses
Bathroom supportive devices for bathtubs, showers, and toilets	Personal monitoring systems, including fall detection
Braces for limb support	Pre-natal and post-natal treatments
Breast prosthesis due to mastectomy	Prescribed herbal remedies (MD, ND, TCM)
Breathing devices, compressors, and oxygen	Prescribed herbology (MD, ND)
Cancer treatments, in or outside Canada	Prescribed homeopathy (MD, ND)
Chair lifts for impaired mobility	Prescribed laser therapy (MD, RN, DC)
Crutches	Prescribed pulse light therapy (MD, dermatologist)
Diabetes support: insulin and infusion pumps	Prescribed tuition/tutoring fees for a child with special needs or learning disability (MD)
Dialysis equipment (kidney machine)	Prescription birth control pills and devices
Environmental control systems for impaired mobility	Prescription drugs and medications
Fertility treatments, including in-vitro fertility (IVF) programs	Registered Nutritionist consultations
Health monitors	Rehabilitative therapy
Heart monitors	Service animals, including food and care
Home adaptations for impaired mobility	Special access drugs and medical devices
Hospital services, public or private	Syringes
Impaired vision support devices	Travel expenses for medical services
In-home nursing medical equipment and supplies	Vaccines
Incontinence support devices and supplies	Vehicle modifications for impaired mobility
Medical cannabis (prescription under ACMPR/ Cannabis Act required)	Wheelchairs
Mobility devices and aids	Wigs for hair loss due to disease or treatments
	<i>*All prescribed expenses*</i>

Traditional Drug and Dental Coverage – Part 1

Expanded Insurance Coverage

Two prescription drug insurance coverage plan options available
Three dental insurance coverage plan options available

Dental Practitioners

Dental hygienist	Dentist	Orthodontist
Dental technician/technologist	Denturist/dental mechanic	

Traditional Drug and Dental Coverage – Part 2

Dental Services

Braces	Examinations	Polishing
Bridges	Extractions	Repair and replacements
Cleaning	Fillings	Root canals
Crowns	Gum treatments	Scaling
Dental implants	Oral surgery	X-rays
Dentures	Orthodontics	

Financial and Insurance Services Coverage

Financial Services

RESP contributions	Credit counselling fees	Student loan repayment
RRSP contributions	Financial planning fees	
TFSA contributions	Wills and estate planning fees	

Insurance Premiums

Car/auto insurance	Life insurance
Home insurance	Travel insurance
Renter's insurance	

Pet Expenses Coverage

Pet daycare	Pet food	Traditional veterinary services
Pet grooming	Pet supplements	Integrative veterinary services
Pet walking	Pet insurance	

Children's Expenses Coverage

Child care	Children's activities
Tutoring services	Children's programs

Senior Care Coverage

Professionals

In-home support worker
Personal support worker

Formal caregiver
Healthcare aide

Nursing assistant

Please refer to the Integrated Healthcare Coverage category for all other covered expenses

Support Treatments, Devices, and Care

Attendant care expenses for dependent relatives (assisted living, long-term care, complex care, dementia care, and similar care centres)

Please refer to the Extended Healthcare Coverage category for all other covered expenses

Education Coverage

Coaching
Conferences
Continuing education
Course fees

Financial literacy
Language lessons
Professional dues
Public speaking

Seminars
Training
Tuition fees

Travel and Entertainment Coverage

Travel

Vacation fund
Flights
Hotels/lodging/all-inclusives
Cruises

Meals
Taxi fares
Rideshare fares (Uber, Lyft, etc)
Private driver fees

Bus tickets
Train tickets
Ferry tickets

This list is not comprehensive – all personal travel expenses are eligible for coverage

Entertainment

Tours/excursions
Adventure activities
Sports activities
General activities
Social club fees

Art lessons
Cooking lessons
Language lessons
General travel lessons

Concert tickets
Movie tickets
Sporting event tickets
Theatre tickets

Charity and Social Causes Coverage

Charitable donation
Disaster relief donation

Charity travel expenses
Humanitarian travel expenses

Volunteer program fees

Transportation and Convenience Coverage

Transportation

Public transit/bus passes	Car sharing (Car2Go, Zipcar, etc)	Taxis
Bike sharing	Ride sharing (Uber, Lyft, etc)	Gas

Convenience and Time Savers

Meal delivery fees	Retail delivery fees
Grocery delivery fees	Minor home maintenance fees

Cannabis Coverage

Cannabis for medicinal use (prescription under ACMPR/ Cannabis Act not required)	Cannabis nutraceuticals	Cannabis accessories
Cannabis for health + wellness (prescription or medical diagnosis not required)	Cannabis derivatives	Cannabis consultations
Cannabis supplements	Cannabis-infused wellness products	Cannabis education
	Cannabis-infused wellness edibles/beverages	Cannabis classes
	Cannabis for pet care	Cannabis + fitness
		Cannabis + yoga
		Cannabis + meditation

****This list is not comprehensive – other products, treatments, specialties, services, and expenses can be added****

- Notes -

The Integrated Healthcare Coverage, Extended Healthcare Coverage, Traditional Drug and Dental Coverage, and Senior Care Coverage categories follow Canada Revenue Agency (CRA) guidelines for eligible health, wellness, medical, and dental expenses. Eligibility varies by province/territory and is subject to change. This is not a complete list. Please refer to the CRA website for a complete list.

All other coverage categories and expenses listed above are also subject to change and only represent a partial list.