PLAN DIRECT RESOURCES

SAMPLE OF ELIGIBLE MEDICAL EXPENSES

***Please note:* This is presented as a sample of frequently claimed expenses. Not all eligible expenses are listed. If you have an additional claim that you feel may apply, please contact our office for confirmation.**

- Physicians, Chiropractors, Registered Massage Therapist, Naturopaths, Plastic Surgeons (exceptions apply), Orthopedists, Dermatologists, Therapists, Psychologists (licensed RCC, CCC, R Psych only), Physiotherapists, Opticians, Acupuncturists, Gynecologists, Psychiatrists, Speech Therapists, Practical Nurses, Osteopaths, Dental Mechanics, Pediatricians, Dentists, Optometrists, Registered Nurses, Podiatrists, Chiropodists, Obstetricians, Neurologists, Registered Social Workers (RSW), and Dietician.
- Prescription drugs prescribed by a licensed physician or naturopath and dispensed by a licensed pharmacist
- Fertility drugs, prescribed contraceptive drugs and/or devices
- Micro surgery
- Modifications (home, office, or vehicle) to meet the needs of a disabled person
- Health or dental claims not covered by insurance plan, or in excess of annual limits
- Premiums paid for Out-of-Country emergency medical coverage
- Sexual dysfunction drugs and therapy
- Smoking cessation products (some exceptions apply)
- Rehabilitation therapy (such as sign language training)
- Various examinations and laboratory tests including, but not limited to, x-rays, blood tests and cardiographs
- Materials and medical apparatus prescribed by a recognized medical professional (e.g.: eyeglasses, contact lenses, hearing aids, etc.)
- Many items not requiring a prescription, such as crutches, wheelchairs, artificial limbs
- Ambulance charges
- Private CAT Scans

SAMPLE OF INELIGIBLE COST PLUS EXPENSES

- Non-prescription birth control (e.g.: condoms)
- Medications available over-the-counter or without a prescription, including those dispensed by a Naturopath, Homeopath or Acupuncturist
- Health programs offered by resort hotels or health clubs
- Services or supplies for strictly cosmetic purposes
- Illicit/illegal drugs
- Provincial Healthcare premiums (e.g.: B.C. Medical Services Plan)
- Reflexology or Kinesiology

***** Presented as a guide only. Not all ineligible expenses are listed *****

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SAMPLE OF ELIGIBLE DENTAL EXPENSES

Dental coverage includes *but is not limited to:*

- Diagnostic
  - Examinations
  - Recall examinations
  - X-rays
  - Laboratory examinations
  - Consulting
- Preventative
  - Scaling and root planning
  - Fluoride treatment
- Restorative
  - Amalgam restorations
  - Retentive pins
- Minor surgical
  - Extractions
  - Surgical removal
- Additional services, including
  - Anesthesia
  - Special visits
  - Denture repairs, rebasing and relining
  - Space maintainers
  - Endodontics - pulp capping
  - Root canal therapy
  - Root amputation
  - Emergency procedures
  - Periodontics and oral surgery
  - Orthodontics

SAMPLE OF ELIGIBLE VISION CARE EXPENSES

Includes *but is not limited to:*

- Eyeglasses including frames, prescription lenses and prescription contact lenses
- Laser eye surgery
- Charges for eye examinations in excess of amounts covered by your provincial health plan

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