

Medical Expenses for "Special Needs" Children

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Special Solutions for Special Needs



eHSA Program offers significant tax savings for medical and special therapy expenses!

What's the problem and what can be done?

Parents with "special needs" children encounter significant challenges in covering the cost of various therapy services required by their children. Many are forced to take out additional mortgages or loans against the equity in their homes, or borrow from family and friends. Most service providers have no idea of the level of indebtedness of their typical client and do not appear to care. Employer or Individual health insurance plans provide very limited relief as they have "defined benefit" maximums that often limit the benefit payable to perhaps \$500 per eligible practitioner per year.

Isn't there some kind of tax relief available?

Until now, very little, unfortunately. The parents of special needs children typically claim their expenses utilizing the standard Medical Expense Deduction and the Disability Amount Tax Credit on their personal Income Tax Return and receive only a Tax Credit, not a 100% tax deduction from their taxable income!

What's the answer?

Clearly, an alternative approach is required and the best solution is proving to be the [enVia Health Spending Account Program](#). The eHSA program offers a cost and tax-effective solution that can provide coverage with 100% reimbursement, limited only by the amount of the account contributions per year (made on a monthly basis). **So, for example, the parents of an autistic child can claim the cost of the child's therapy / tutoring** (which can easily run \$50,000 or more per year) as a qualifying medical expense.

And because the eHSA works essentially like a "medical & dental bank account" participants can use it to claim a wide range of medical, dental & other expenses that are simply not covered or severely limited by a typical group insurance plan. See what's covered by a Health Spending Account.



Who qualifies for the eHSA Program?

The enVia Health Spending Account Program is best suited to the following:

- Business Owners, their families and their employees;
- Incorporated self-employed entrepreneurs;
- Sole Proprietors (subject to CRA deduction limits)
- Employees (who work for a "flexible" employer - learn what this means here)
- Employer Groups, but on an individual basis

traditional group insurance plan. Here's just a partial list of eligible expenses (including your dependent's expenses) as defined in the Federal Income Tax Act, and **notice how you can claim expenses not reimbursed under other medical and dental plans** because of deductibles, maximum limits and co-insurance:



Acupuncture*	Contact Lenses**	Fertility Treatments	Orthodontics	Registered Masseur
Artificial Limbs	Contraceptive Devices**	Hair Replacement	Orthopedic Shoes	Skin Care
Athletic Therapy*	Cosmetic Surgery	Hydrotherapy**	Oxygen & Equipment	Therapy Equipment
Attendant Care	Crowns & Bridgework	Laser Eye Surgery	Phsyiotherapist	Vein Removal
Birth Control Pills**	Dental Implants	Laser Hair Removal*	Podiatrist	Viagra, Cialis, Levitra
Botox Treatments*	Dental Treatment	Naturopathic Products**	Prescription Drugs	Vitamins**
Chinese Medicine*	Dental Whitening	Occupational Therapist	Psychologist	Wheelchairs
Chiropractor	Dentures	Optician	Psychotherapy*	X-rays
Chiroprapist	Dermatologist Fees	Optometrist	Psychiatrist	& more***

* Must be performed by a licensed medical practitioner;
 ** Must be prescribed by a licensed medical practitioner and dispensed by a licensed pharmacist/medical practitioner as part of their medical services;
 *** As per Section 118.2(2) of the Federal Income Tax Act and Interpretation Bulletin IT-519R2

By now, you probably have some questions!

For most people, the enVia Health Spending Account Program represents a new way of covering your Health & Dental Expenses, and you likely have questions about how it can best work for you. We're here to help and will be pleased to offer any assistance you require in setting up an eHSA Program that meets your family's needs:



[Learn more about the enVia Health Spending Account Program](#)

[View the Frequently Asked Questions about the Program](#)

[Contact Us for additional information and assistance](#)

Questions? Need additional information? Please contact us as indicated below, or [click here to fill out an information request form.](#)



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