



The Special Needs Planning Group

Tax Tips 2011 Taxation Year

This guide was compiled by Graeme Treeby of The Special Needs Planning Group. It is intended for free distribution to organizations serving the Special Needs Community, clients and friends of The "Special Needs" Planning Group (www.specialneedsplanning.ca) and anyone else who may be interested. It is not to be taken as Accounting or Tax advice but rather, as a resource to provide a starting point for your journey through the maze that is Income Tax Preparation and Planning for people with a disability and their families. Graeme Treeby can be reached at 905 640-8285 or graemetreeby@sympatico.ca.

Items of Interest for 2011

A) Registered Disability Savings Plan

The Federal Government has created the Registered Disability Savings Plan which is intended to create a long term savings plan for people with disabilities in Canada. The plan, which can be set up by the person with a disability or their parent or guardian allows for contributions of up to \$200,000 to be made now, for use in the future. Depending on family income, the Federal Government will provide Canadian Disability Savings Grants up to a maximum of \$3500 for a contribution of \$1500 per year up to a maximum of \$70,000 or until the beneficiary of the plan reaches age 49. For low income families, they will provide a \$1,000 Canadian Disability Savings Bond without any contributions to the plan up to a maximum of \$20,000 or until the beneficiary of the plan reaches age 49. The income figure that is used in the calculation of grant and bond eligibility is the income of the parents if the person with the disability is under 18 years of age or the person himself if he is over 18 years of age.

In order to qualify for the RDSP, a person with a disability must first qualify for the Disability Tax Credit. They need not actually be taking advantage of the Disability Tax Credit but need only qualify for it. The information contained below on how to apply for the DTC is therefore even more important. If a person wishes to take advantage of the Canadian Disability Savings Grants and Bonds for 2011, they must have qualified for the DTC in the 2009 taxation year and must have filed a 2009 income tax return; even if they have no taxable income to report. The deadline for applying for 2011 grants and bonds was December 31, 2011. The March 2010 Federal Budget, was passed in Parliament in December of 2010. It allows for a carry forward of unused Grants and Bonds from prior years. It also allows a parent or grandparent of a financially dependant person with a disability a tax deferred roll over their RRSP or RRIF to an RDSP upon death, provided there is adequate contribution room available. Unfortunately, these roll over provisions do not trigger Grants from the Federal Government.

An important feature of the RDSP is that it will not affect people's entitlement to Disability Benefits in most Provinces. Check with your benefits program administrator to see if your Province has exempted the RDSP from claw back.

B) Ontario Children's Activity Tax Credit

You can claim the Children's Activity Tax Credit (CATC) if you were a resident of Ontario and you paid fees that relate to the cost of registering your or your spouse's or common-law partner's child in a qualifying children's activity program in 2011. The child must have been born in 1995 or later or, if eligible for the disability amount, in 1994 or later. For each eligible child, you can claim the lesser of \$500 and the amount of eligible expenses paid for qualifying programs for that child in 2011. If the child qualifies for the disability amount and is under 18 years of age at the beginning of the year, and at least \$100 was paid for registration or membership fees for qualifying programs for that child in 2011, you can claim an additional \$500 for that child.

C) Children's Arts Amount

Beginning in the 2011 taxation year, you can claim to a maximum of \$500 per child the fees paid in 2011 relating to the cost of registration or membership of your or your spouse's or common-law partner's child in a prescribed program of artistic, cultural, recreational, or developmental activity. If the child qualifies for the disability amount and is under 18 years of age at the beginning of the year, an additional amount of \$500 can be claimed as long as a minimum of \$100 is paid on registration or membership fees for a prescribed program. This amount does not include amounts that can be claimed as the federal children's fitness amount.

D) Ontario Trillium Benefit

The Government of Ontario recently announced that they were implementing a new method for the distribution of some Provincial Tax Credits. Previously, the Ontario Sales Tax Credit, the Energy and Property Tax Credit and the Northern Ontario Energy Credit were provided to low income families as a lump-sum refund based on filing of their Income Tax Return. People often relied on these refunds to assist with large expenditures that they needed to make or to pay off some of their debts. Under the new method, the tax credit money will be sent out on a monthly basis beginning in July of 2012. The new credit is called the Ontario Trillium Benefit. Needless to say, many people were upset by the new system distributing these credits. After receiving a great deal of feedback from the people of Ontario, the Government has relented and starting in 2012 Tax Year, people will have the choice on how to receive the credits; either as a lump sum payment as in previous years or monthly.

Tax Time - 2011

Tax time is once again upon us. At this time of the year, many of people with disabilities and their families hear stories about all the tax deductions that they are entitled to but of which they are unaware. The purpose of this guide is three fold:

1. To introduce you to the **Disability Amount, Caregiver Amount** and the **T2201 Disability Tax Credit Certificate** used to secure them.
2. To share a **FREE Re-File Process to Get Back Taxes That Should Never Have Paid** in the first place.
3. To highlight many of the **Tax Deductions, Credits and Benefits** available to people with disabilities and their families.

1. The Disability Amount (Disability Tax Credit)

Perhaps one of the most commonly missed and often the most valuable tax credit available to people with disabilities is the Disability Amount. This credit is most often called the Disability Tax Credit (DTC). It is a non-refundable tax credit which can reduce the amount of tax that a person with a disability has to pay. If the DTC is not required by the person with a disability to reduce their taxable income to zero, then it may be transferred in whole or in part to a family member who supplied some or all of the basic necessities of life such as food, shelter and clothing to the person.

In the 2011 Taxation Year, the Disability Amount for a person who was 18 years of age or older is \$7341.00. If the person with the disability was under age 18 then there is also a Disability Tax Credit Supplement of \$4282.00 that is added to the disability amount. Both of these amounts can be transferred if necessary. Details of the Disability Amount can be found on Canada Revenue Agency's web site by following the link at:

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/316/lgbl-eng.html>

The Caregiver Amount (Caregiver Tax Credit)

Another commonly missed tax credit is the Caregiver Amount or Caregiver Tax Credit. If, at any time in the year, you maintained a dwelling where you and a dependant lived, you may be able to claim this amount. The caregiver tax credit is the same dollar amount as the Disability Tax Credit Supplement which is \$4282.00 for the 2011 taxation year. The credit is equal in value to the Disability Tax Credit Supplement which ends at age 18. (the Disability Tax Credit itself continues after age 18). The dependant must be 18 years or older when they lived with you and must be dependent on you due to a mental or physical infirmity. This credit cannot be claimed for a person who was only visiting you. It cannot also be claimed if you claim the “Infirm Dependant Credit”, an amount of similar value to “The Caregiver Tax Credit”. More information on the Caregiver Tax Credit can be found on Canada Revenue Agency’s web site by following the link at:

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/nem-tx/rtrn/cmpltng/ddctns/lns300-350/315/menu-eng.html>

T2201 Disability Tax Credit Certificate

In order to apply for the Disability Tax Credit, information relating to your disability must be reviewed by Canada Revenue Agency. This information is collected on form T2201, “Disability Tax Credit Certificate” which is submitted to CRA. This form can be obtained on line at <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/>. In order to assist you in determining whether or not you may qualify for the DTC, the T2201 form contains a self-assessment questionnaire. This questionnaire may be useful in helping you decide on how to proceed with the application.

It should also be noted that the Disability Tax Credit Certificate is a requirement for participation in the Registered Disability Savings Plan. Therefore, even if a person doesn’t need the Disability Tax Credit (due to income levels) there is significant benefit in qualifying for it.

If a person needs assistance in filling out the form and if they wish to appoint another individual or organization as their Representative for income tax matters, they must complete CRA’s form T1013, “Authorizing or Cancelling a Representative”. This form can be found on the web at <http://www.cra-arc.gc.ca/E/pbg/tf/t1013/> The completed form will allow the named representative to have access to your records with CRA and to act on your behalf with respect to issues surrounding your tax matters.

A person may be eligible for the disability amount if a qualified practitioner certifies on Form T2201 Disability Tax Credit Certificate, that you have a prolonged impairment, and that the effects of the impairment are such that one of the following applies:

- You are blind, even with the use of corrective lenses or medication.
- You are markedly restricted in any one of the following basic activities of daily living:
 - speaking;
 - hearing;
 - walking;
 - elimination (bowel or bladder functions);
 - feeding;
 - dressing; or
 - performing the mental functions necessary for everyday life.
- You need, and must dedicate a certain amount of time specifically for, life-sustaining therapy to support a vital function.
- **For 2005 and later years** - you do not quite meet the criteria for blind or markedly restricted, but the following conditions apply:
 - because of your impairment, you are significantly restricted in two or more basic activities of daily living, or you are significantly restricted in vision and at least one of the basic activities of daily living, even with appropriate therapy, medication, and devices;
 - these significant restrictions exist together, all or substantially all the time; and
 - the cumulative effect of these significant restrictions is equivalent to being markedly restricted in a single basic activity of daily living.

Your doctor will complete the form with his or her impression of the impact your disability has on you in the various categories. The doctor should also complete the full details of the effects of the impairment on the last page of the form. The more information provided the easier it will be to approve the application. It is also important to stress to the doctor that the “onset of impairment” date be listed as the very first date upon which the impairment began. This is important when any back-filing actions are undertaken. (see below for details on back-filing)

Once the form is completed, you should sign it, and forward it to Canada Revenue Agency. These forms can be reviewed at any time of the year so you needn't wait until tax time for submission. In fact, it often takes several months for Canada Revenue Agency to approve the form and so it would be prudent to send it in as soon as it has been completed by your doctor.

The Disability Amount is available to people based on the date of onset of the impairment. If you have been approved for a period of time for which you have not claimed the credit, you may re-file for those years and receive a refund for taxes that you have previously paid for as many as 10 years. Please see the next section to see how to back-file for prior years.

2. Get Back Taxes That You Should Never Have Paid

It is quite possible that you may not be keeping as much of your hard earned money as you are entitled to. A well known Ottawa Accountant who works in the field of taxation with a specific focus on people with disabilities and their caregivers has estimated that about 50% of people who are entitled to the Disability Tax Credit and the Caregiver Tax Credit are actually claiming it. This means that people in the special needs community are giving the Government thousands upon thousands of dollars in tax revenue that should stay in our community. But this doesn't have to continue. By following a few simple steps, people with disabilities and their caregivers can claim the DTC from this year onward and for up to 10 years in the past where they have not claimed the credit. In addition, caregivers can also claim back as far as 2001 for the Caregiver Tax Credit provided that your dependent is over age 18 in each of the years being claimed. These credits could result in you receiving tax refunds of \$10,000, \$16,000 and even much more when combined with the other tax credits or deductions that you may have missed over the years and which are still available to you.

At a recent Tax Seminar hosted by the Ontario Federation for Cerebral Palsy and Canada Revenue Agency, the guest Speaker stated that "to re-file is so simple that my 6 year old daughter could do it in about 10 minutes." Therefore, why pay any of the many tax re-file firms that have sprung up in our community in the last few years anywhere from 15% to 30% of the refund for a task that can be completed by you in about 10 minutes? Some of those firms are not even trained Accountants.

The choice is yours. If you are not comfortable with completing and submitting forms, then by all means talk to an Accountant and have him or her re-file for you for a couple of hundred dollars (ask your accountant for rates). If you are not comfortable using an Accountant, then by all means talk to one of the re-file firms and have them re-file for you for a several thousand dollars. However if you are interested in saving your hard earned dollars and are willing to do a little work on your own, then simply follow the step by step instructions that follow to re-file for previously paid taxes.

As a general rule of thumb, when an ODSP recipient lives with his or her family and receives the standard boarder rate of \$814 per month, a family member who provides support to the ODSP recipient ordinarily would be able to get a transfer of the full Disability Tax Credit. If the ODSP recipient earns other income, there are some restrictions which must be taken into account. Please refer to Canada Revenue Agency tax guides if this is your situation.

There are two methods that can be employed to re-filing your tax returns for prior years. The first and easiest method is to simply mail a letter to Canada Revenue Agency outlining the details of your claim and asking that they review your file for the past 10 years. This is the easiest method but our understanding is that it takes longer for the refund to arrive.

The alternative method is to acquire the Canada Revenue Agency T1 Adjustment Request form. A fillable form can be found on the web at:

<http://www.cra-arc.gc.ca/E/pbg/tf/t1-adj/README.html>

It is a one page form and comes complete with written instructions. A separate form should be submitted for each year that you wish to have adjusted. On line, you can fill in the information with respect to your Identification, Authorizations, and Adjustment Details.

If you, as a person with a disability are applying for an adjustment to the Disability Amount for yourself, the line number the Adjustment Details section is 316 and the name of the line is “Disability Amount”. If you are applying for an adjustment for an amount transferred from a dependant, the line number is 318 and it is called “Disability Amount Transferred From a Dependant”. It would include both the Disability Tax Credit plus the Supplement Amount if your son or daughter is under the age of 18. The caregiver claim may be reduced if a claim has also been made for child care, attendant care or certain related medical expenses. If you are a caregiver who qualifies under the Caregiver Tax Credit and who is back-filing for the Caregiver Tax Credit, the line number is 315 and the name of the line is “Caregiver Amount”. The amount to be printed in the Revised Amount column can be taken from the chart on the following page.

Line Numbers and Maximum Claim Amounts:

Taxation Year	DTC Amt. Self (Line 316)	DTC From Dependent (Line 318)	DTC Supplement (Line 318)	Caregiver Tax Credit (Line 315)
2011	\$7341.00	\$7341.00	\$4282.00	\$4282.00
2010	\$7239.00	\$7239.00	\$4223.00	\$4223.00
2009	\$7196.00	\$7196.00	\$4198.00	\$4198.00
2008	\$7021.00	\$7021.00	\$4095.00	\$4095.00
2007	\$6890.00	\$6890.00	\$4019.00	\$4019.00
2006	\$6741.00	\$6741.00	\$3933.00	\$3933.00
2005	\$6596.00	\$6596.00	\$3848.00	\$3848.00
2004	\$6486.00	\$6486.00	\$3784.00	\$3784.00
2003	\$6279.00	\$6279.00	\$3663.00	\$3663.00
2002	\$6180.00	\$6180.00	\$3605.00	\$3605.00
2001	\$6000.00	\$6000.00	\$3500.00	\$3500.00

Once the form has been completed, it should be signed and mailed to your taxation office as indicated on the following page. Be sure to keep copies of all forms that are submitted to Canada Revenue Agency and remember that a separate form must be submitted for each year that you wish to have adjusted. It will take several weeks or months but eventually you should receive your refund.

Canada Revenue Agency Office Locations:

If you are normally served by the tax services offices in:	Send your form or letter to:
British Columbia, Yukon, or Regina	Surrey Tax Centre 9755 King George Hwy Surrey BC V3T 5E6
Alberta, Manitoba, Northwest Territories, Saskatoon, Thunder Bay, London, or Windsor	Winnipeg Tax Centre PO Box 14001 STN Main Winnipeg MB R3C 3M3
Toronto East, Toronto North, Toronto Centre, Toronto West, or Sudbury (the area of Sudbury/Nickel Belt only)	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2
Nunavut, Montréal, Laval, Sherbrooke, Rouyn-Noranda, Ottawa, or Sudbury (other than the area of Sudbury/Nickel Belt)	Shawinigan-Sud Tax Centre PO Box 4000 STN Main Shawinigan QC G9N 7V9
Québec, Chicoutimi, Rimouski, Trois-Rivières, Outaouais, or Montérégie-Rive-Sud	Jonquière Tax Centre 2251 René-Lévesque Blvd Jonquière QC G7S 5J2
Nova Scotia, New Brunswick, Newfoundland and Labrador, Kingston, Peterborough, or St. Catharines	St. John's Tax Centre PO Box 12072 STN A St. John's NL A1B 3Z2
Prince Edward Island, Belleville, Hamilton, or Kitchener/Waterloo	Summerside Tax Centre 105-275 Pope Road Summerside PE C1N 6E8
International Tax Services Office	International Tax Services Office 102A-2204 Walkley Rd Ottawa ON K1A 1A8

3. Tax Deductions, Credits and Benefits:

The next section of this article relates to the various deductions, credits and benefits that are available to people with disabilities and caregivers of people with disabilities. It is intended that we will list the categories that are available to people with disabilities themselves and categories that are available to the caregivers of people with disabilities. We suggest that you scan each of the descriptions and if it sounds like that particular deduction may apply to you and your situation, then you can investigate further into the details of the rules and regulations.

Deductions, Credits and Benefits Available to People With Disabilities Themselves:

- **Disability Supports Deduction:** If you are a person with a disability you may be able to deduct disability supports expenses you incurred in the year to work, go to school, or to do research for which you were paid. The Disability Supports are actually claimed as medical expenses on your Income Tax Return and some examples are:
 - Attendant Care Services
 - Bliss Symbol boards
 - Braille Note-takers
 - Braille Printers
 - Deaf-blind intervening services
 - Devices or software to enable reading of print
 - Electronic speech synthesizers
 - Full time attendant care services
 - Job coaching services
 - Note taking services
 - Optical scanners
 - Page turning devices
 - Reading services
 - Real time captioning
 - Sign language interpretation services
 - Talking textbooks
 - Teletypewriters
 - Tutoring services
 - Voice recognition software

- **Other amounts:** Misc amounts found at <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns206-236/232/menu-eng.html> relating to misc. items

- **Disability Amount:** As previously mentioned, this is a non-refundable tax credit which can reduce the amount of tax that a person with a disability has to pay.
- **Tuition Fees:** Some tuition fees can be claimed for courses taken in the taxation year.
- **Spouse or common-law partner amount:** If a person supported a low income spouse or common law partner, a deduction is available.
- **Education Amount:** A person can claim a full-time education amount for each month in the year that you were enrolled in a qualifying program.
- **Working Income Tax Benefit:** This benefit is available to people who qualify for the Disability Tax Credit and who have employment income in the year. In 2011, the basic claim in most of Canada is \$970 for an individual and \$1,762 for individuals with an eligible spouse or dependant. A supplemental benefit of \$485 is also available for individuals who qualify for the Disability Tax Credit. These amounts may be adjusted depending on where you live in Canada and on your family income levels.
- **Medical Expenses:** See the Medical Expenses section below.
- **Amount for children born in 1994 or later:** You can claim \$2,131 for each of your or your spouse's or common law partner's children who are **under 18 years of age at the end of the year.**
- **Home buyers' amount:** Credit of \$5000 applies. A person qualifying for the DTC does not have to purchase a first home to qualify.
- **Refundable medical expense supplement:**

Deductions, Credits and Benefits Available to Caregivers of a Person With a Disability:

- **Child disability Benefit:** Families with children who qualify for the disability amount may be eligible for the Child Disability Benefit. It is income tested based on family income.
- **Children's Activity Tax Credit:** To encourage better fitness in our children, an amount of up to \$1000 for each disabled dependant may be deducted.
- **Children's Arts Amount:** To encourage participation in artistic endeavors, an amount of up to \$1000 is available for each disabled dependant.

- **Child Care Expenses:** If you have paid someone to look after your child who qualifies for the Disability Amount, you may be able to deduct up to \$10,000 for child care expenses.
- **Amount for Eligible Dependant:** If you did not have a spouse or common-law partner and you supported a dependant with whom you lived in a home you maintained you may be able to claim this amount.
- **Amount for Infirm Dependents Age 18 and Over:** You may be able to claim an amount for a dependent child or grandchild if that child was mentally or physically infirm and was born in 1993 or earlier.
- **Caregiver Amount:** As previously stated, if, at any time in the year, you maintained a dwelling where you and a dependant lived, you may be able to claim this amount.
- **Disability Amount Transferred From a Dependant:** If the DTC is not required by the person with a disability to reduce their taxable income to zero, then it may be transferred in whole or in part to a family member who supplied some or all of the basic necessities of life such as food, shelter and clothing to the person. The person with the disability does not have to live with the family member in order to make the transfer.
- **Tuition, Education and Textbook Amounts Transferred from a Child:** If the person with a disability does not require these amounts, a supporting person may be able to claim all or part of the unused amount.

Medical Expenses:

This is a major section of potential deductions that may be available to people with disabilities themselves or to caregivers of people with disabilities. If you are claiming for yourself, your spouse or common law partner or for a child under the age of 18, you claim the expenses on line 330 of your return. The expenses you claim for all other dependants on line 331 of your return. The amount claimed for a person with a disability is reduced by formula based on his or her income. The maximum limit of \$10,000 for each dependant has been eliminated for the taxation year 2011

The following is a partial listing of eligible medical expenses. It is not exhaustive. Once again, we suggest that you scan each of the descriptions and if it sounds like that particular deduction may apply to you and your situation, then you can investigate further into the details of the rules and regulations.

- **Acoustic coupler** - prescription required.
- **Air conditioner** - 50% of the amount paid up to \$1,000 for a patient with a severe chronic ailment, disease, or disorder - prescription required.
- **Air filter, cleaner, or purifier** - paid for someone to cope with or overcome a severe chronic respiratory ailment or severe chronic immune system disorder - prescription required.
- **Altered auditory feedback devices** – for treatment of a speech disorder – prescription required.
- **Ambulance** service to or from a public or licensed private hospital.
- **Animals** - the cost of a specially trained dog or other animal for use by someone who is blind, profoundly deaf, or has a severe and prolonged physical impairment that markedly restricts the use of their arms or legs, or a person who is severely affected by autism or epilepsy.
- **Artificial eye or limb**
- **Attendant care expenses**
- **Audible signal** - prescription required.
- **Baby's breathing monitor** designed to be attached to an infant to sound an alarm if the infant stops breathing.
- **Bathroom aids** to help someone get in or out of a bathtub or shower or to get on or off a toilet - prescription required.
- **Bliss symbol boards**
- **Bone conduction receiver**
- **Bone marrow transplant**
- **Brace for a limb**
- **Braille note-takers** -prescription required.
- **Braille printers**
- **Breast prosthesis**
- **Cancer treatment**
- **Catheters**, catheter trays, tubing, or other products required for incontinence caused by illness, injury or affliction.
- **Certificates** - the amount paid to a medical practitioner for completing and providing additional information in regard to Form T2201 and other certificates.
- **Chair** - power-operated guided chair to be used in a stairway, including installation - prescription required.
- **Cochlear implant**
- **Colostomy and ileostomy pads** including pouches and adhesives.
- **Computer peripherals** designed exclusively to be used by someone who is blind - prescription required.
- **Cosmetic surgery** – purely cosmetic procedures are eligible if incurred before March 5, 2010. After March 5th, only for procedures for medical or reconstructive purposes.
- **Crutches**
- **Deaf-blind intervening services**
- **Dentist**
- **Devices or software** designed to be used by a blind person or with a person with a severe learning disability to enable them to read print – prescription required.

- **Diapers or disposable briefs**
- **Driveway access**
- **Drugs and medical devices bought under Health Canada's Special Access Program**
- **Elastic support hose** - prescription required.
- **Electrolysis**
- **Electronic bone healing device** - prescription required.
- **Electronic speech synthesizers** - prescription required.
- **Electrotherapy** – Available after 2008 – prescription required.
- **Environment control system (computerized or electronic)** - prescription required.
- **Extremity pump** - prescription required.
- **Furnace** - prescription required.
- **Gluten-free products** - incremental cost
- **Group home**
- **Hearing aids**
- **Heart monitor** - prescription required.
- **Homeopathic services** – if paid to a medical practitioner.
- **Hospital** - public or private.
- **Hospital bed** - prescription required.
- **Infusion pump** including disposable peripherals - prescription required.
- **Insulin or substitutes** - prescription required.
- ***In vitro* fertility program**, not including donations to sperm bank.
- **Iron lung**
- **Kidney machine**
- **Laboratory services** - prescription required.
- **Large-print on-screen device** - prescription required.
- **Laryngeal speaking aids**
- **Laser eye surgery**
- **Lift or transportation equipment**
- **Liver extract injections** - prescription required.
- **Marihuana or marihuana seeds** for medical purposes.
- **Medical Practitioner**
- **Medical services outside Canada**
- **Moving expenses** - to housing that is more accessible to the person
- **Needles and syringes** - prescription required.
- **Note-taking services**
- **Nurse**
- **Nursing home**
- **Optical scanner** - prescription required.
- **Organ transplant**
- **Orthodontic work**
- **Orthopaedic shoes, boots, and inserts** - prescription required.
- **Osteogenesis stimulator (inductive coupling)** - prescription required.
- **Oxygen concentrator**

- **Pacemakers** - prescription required.
- **Page-turning** - prescription required.
- **Phototherapy equipment**
- **Premiums paid to private health services plans**
- **Premiums paid to provincial or territorial prescription drug plans**
- **Pre-natal and post-natal treatment** - prescription required.
- **Prescription drugs and medications**
- **Pressure pulse therapy devices**
- **Private health care services**
- **Reading services**
- **Real-time captioning**
- **Rehabilitative therapy**
- **Renovating costs**
- **Respite Care services**
- **Rocking bed**
- **School for people with an impairment in physical or mental**
- **Scooter**
- **Sign-language interpretation services**
- **Spinal brace**
- **Standing devices**
- **Talking textbooks** - prescription required.
- **Teletypewriters**
- **Television closed caption decoders** - prescription required.
- **Tests** - prescription required.
- **Therapy**
- **Training**
- **Treatment centre for addictions**
- **Truss for hernia**
- **Tutoring services**
- **Vaccines** - prescription required.
- **Vehicle** - 20% of the amount paid for a van that has been adapted
- **Vehicle modification** to permit someone confined to a wheelchair to gain independent access to and drive the vehicle - prescription required.
- **Vision devices** – eyeglasses etc – prescription required.
- **Visual or vibratory signalling device** - prescription required.
- **Vitamin B12 injections** - prescription required.
- **Voice recognition software**
- **Volume control feature** - prescription required.
- **Walking Aids** - prescription required.
- **Water filter, cleaner, or purifier** - prescription required.
- **Wheelchairs and wheelchair carriers**
- **Whirlpool bath treatments**
- **Wigs** - prescription required

If you think that any of these items may apply to your particular situation, please follow the following link for more details.

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/nem-tx/rtrn/cmpltng/ddctns/lns300-350/330/lwpxpns-eng.html>

There are a number of expenses that are commonly claimed as medical expenses in error. **Non-eligible** expenses include the following:

- athletic or fitness club fees;
- birth control devices (non-prescription);
- blood pressure monitors;
- cosmetic surgery - expenses for purely cosmetic procedures including any related services and other expenses such as travel, **incurred after March 4, 2010**, cannot be claimed as medical expenses. Both surgical and non-surgical procedures purely aimed at enhancing one's appearance are not eligible. These non-eligible expenses include the following:
 - liposuction;
 - hair replacement procedures;
 - botulinum injections;
 - teeth whitening.

An expense, including those identified above, may qualify as a medical expense if it is necessary for medical or reconstructive purposes, such as surgery to address a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

- diaper services;
- health plan premiums paid by an employer and not included in your income;
- health programs;
- organic food;
- over-the-counter medications, vitamins, and supplements, even if prescribed by a medical practitioner;
- personal response systems such as Lifeline and Health Line Services;
- the following provincial and territorial plans:
 - Alberta Health Care Insurance Plan
 - Manitoba Health Plan
 - Medical Services Plan of British Columbia
 - New Brunswick Medicare Division of Provincial Department of Health
 - Newfoundland Medical Care Plan
 - Northwest Territories Health Insurance Services Agency of Territorial Government
 - Nova Scotia Medical Services Insurance
 - Ontario Health Insurance Plan
 - Prince Edward Island Health Services Payment Plan

- Quebec Health Insurance Board (including payments made to the Health Services Fund)
- Saskatchewan Medical Care Insurance Plan
- Yukon Territorial Insurance Commission; or
- Travel expenses for which you can get reimbursed.

Refundable Medical Expense Supplement

- This refundable tax credit is available to working individuals with low incomes and high medical expenses. You may be able to claim this credit if **all** the following apply:
- You made a claim for medical expenses on line 332 of Schedule 1 or for the disability supports deduction on line 215 of your income tax and benefit return.
- You were resident in Canada throughout 2011.
- You were 18 years of age or older at the end of 2011

We trust that this guide has been useful to you. If you have any questions regarding your Income Tax Returns, please contact a Tax Accountant or Canada Revenue Agency for assistance.

Disability Related Information Links:

The “Special Needs” Planning Group www.specialneedsplanning.ca

Ontario Federation for Cerebral Palsy www.ofcp.ca

Canada Revenue Agency Links:

Disability Amount <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/316/menu-eng.html>

Caregiver Tax Credit <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/menu-eng.html>

T2201 Disability Tax Credit Certificate <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/>

Prior Year Re-File Form <http://www.cra-arc.gc.ca/E/pbg/tf/t1-adj/README.html>

Allowable Medical Expense Listing <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/330/llwxpns-eng.html>

Additional Disability Deductions & Credits <http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/ddctns/menu-eng.html>

Working Income Tax Benefit <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns409-485/453-eng.html>