

Qualified Expenses – HRA Account

Medical – Qualified Expenses

Doctor's fees and co-pays that *do* qualify for reimbursement

Co-pays and other payments to doctors and healthcare providers qualify unless they are reimbursed by insurance:

- Doctor office co-pays
- Emergency room co-pays
- Out-patient surgery co-pays
- Inpatient admission co-pays
- Office visits
- Routine checkups
- Routine physicals and other non-diagnostic services or treatments
- Psychologist and psychiatrist fees
- Obstetrics and fertility
- Chiropractor and podiatrist fees
- Orthodontist and dentist fees
- Periodontist and endodontist fees
- Physicians and Osteopath fees
- Acupuncture fees
- Eye exams
- Christian Science practitioner's fees
- Radiology
- Surgical fees
- Lab fees
- Diagnostic fees
- X-rays and MRI
- Reconstructive surgery in connection with birth defects, disease, or accident

Doctor's fees that *do not* qualify for reimbursement

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident.
- Dental bleaching
- Marriage counseling
- Weight loss programs for general health or appearance.
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner.

Health improvement programs and supplies that *do* qualify for reimbursement

Health improvement programs that qualify unless they are reimbursed by insurance (letter of medical necessity required*):

- Physical, speech and massage therapy*
- Weight-loss programs* (for specific disease), program cost only, see Special Foods and Beverages
- Quit-smoking programs*, patches, and gums
- Alcoholism and drug treatment
- Special schooling for a disabled child*
- Body scans
- Reconstructive surgery associated with birth defect, disease, or accident
- Home drug tests
- Cholesterol tests and monitors
- Home blood tests
- Gastric bypass surgery*

Health improvement programs and supplies that *do not* qualify for reimbursement

- Weight-loss programs for general health or appearance
- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident
- Dental bleaching
- Marriage counseling

- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner

Health related expenses and equipment that *do* qualify for reimbursement

Generally, the following items require a doctor's prescription or letter of medical necessity* to qualify. These expenses qualify *unless* they are reimbursed by insurance.

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| <ul style="list-style-type: none"> • Humidifiers and vaporizers • First aid bandages, gloves, and masks • Hot and cold compress packs and wraps • Oxygen • Shower protection for casts, prosthesis, etc. • Therapeutic support gloves • Elevated toilet seat • Thermometers • Special school for disabled child • Artificial limbs and braces • Blood Pressure Meter | <ul style="list-style-type: none"> • Massagers* • Arches and orthopedic shoes • Wigs for hair loss caused by disease • Shower bars and safety handles • Hearing devices and batteries • Crutches and canes • Wheelchairs, walkers, and shower chairs • Medical alert bracelet and fees • Bedpans and ring cushions • Travel to doctors or healthcare facilities • Ambulance expenses |
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Health related expenses and equipment that *do not* qualify for reimbursement

- Expenses and equipment that are not medically necessary or are not prescribed by your health practitioner
- Weight-loss programs for general health or appearance

Prescription – Qualified Expenses

Prescription and co-pays that *do* qualify for reimbursement

- Prescription medications unless they are reimbursed by insurance.
- Co-pays for prescription medications

Prescription and co-pays that *do not* qualify for reimbursement

- Prescriptions taken strictly for cosmetic purposes and are not for reconstruction due to disease, birth defect, or accident
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner

Dental – Qualified Expenses

Dental services and supplies

Dental services and supplies qualify unless they are reimbursed by insurance:

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| <ul style="list-style-type: none"> • Co-payments • Dental fillings, crowns, and bridges • Deductibles • Dentures • Diagnostic fees | <ul style="list-style-type: none"> • Oral surgery • Orthodontist and dentist fees • Periodontist and endodontist fees • Prescribed medicines • Routine checkups |
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- Dental sealants
- Surgical fees
- X-rays

Dental services and supplies that *do not* qualify

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defects or accident
 - Dental bleaching
 - Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner
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Vision – Qualified Expenses

Vision services and supplies that *do* qualify for reimbursement

Vision services and supplies qualify unless they are reimbursed by insurance.

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| • Vision co-pays | • LASIK surgery |
| • Office visits and routine eye exams | • Cataract surgery |
| • Prescribed sunglasses and eyeglasses | • Optometrist fees |
| • Contact lenses, solutions, and supplies | • Physician and ophthalmologist fees |
| • Corrective eye surgery | • Surgical fees and x-rays |

Vision services and supplies that *do not* qualify for reimbursement

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident
 - Clip-on sunglasses
 - Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner
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Over-the-Counter Medicines – Qualified Expenses – Effective January 1st, 2011 the only acceptable form of documentation for reimbursement for Over the Counter drugs and medicines is a doctor's prescription.

The IRS defines "prescription" as a "written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual legally authorized to issue a prescription in that state".

- Insulin, Medical devices (crutches, blood sugar monitors, cholesterol tests, colorectal cancer screening tests, ovulation indicators, pregnancy tests, etc.) and items such as bandages, contact lens solution, denture bond, etc will not require a prescription.

Dual use items may that require a letter of medical necessity* from health practitioner to qualify

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| • Adhesive or elastic bandages | • Foot spa * |
| • Blood pressure meter | • Gauze and tape* |
| • Cold or hot compresses * | • Gloves and masks* |
| • Eye drops * | • Herbs * |

- Leg or arm braces
- Massagers*
- Minerals
- Multivitamins*
- Saline nose drops*
- Special supplements*
- Thermometers
- Vitamins *
- Incontinence supplies*

Over-the-counter medicines that *do not* qualify for reimbursement

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Feminine care fragrances
- Hair regrowth
- Low "carb" foods
- Low calorie foods
- Oral care
- Petroleum Jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun tanning products
- Toothbrushes
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physicians or health practitioner

Special Foods or Beverages

The costs of special foods and/or beverages - even if prescribed - that substitute for other foods or beverages which a person would normally consume and which satisfy nutritional requirements are not qualifying expenses. A doctor must provide a letter of medical necessity* with diagnosis code of medical condition for prescribed special foods or beverages to be reimbursable. They must be consumed primarily to alleviate or treat an illness or disease, and not for normal nutritional purposes. The difference in the cost between the special food item and the commonly available version is reimbursable. Diet foods or food related to a weight loss program are not "special foods" and are not reimbursable as they substitute for what is normally consumed to satisfy nutritional needs.

Limitation on Qualified Expenses

Your plan may restrict the reimbursement of one or more of these items. Check with your plan administrator. The total amount of all qualified expenses paid may not exceed the maximum allowed under the plan. Please review your Summary Plan Description or contact your plan administrator for more information.

*Letter of Medical Necessity required. This must include diagnosis code, recommended treatment, how long the treatment is needed and be signed and dated by your physician.