

Reimbursement Account Plan

Eligible Expenses

Eligible health care expenses are defined by the IRS as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

With this definition in mind, we have listed below many of the medical expenses eligible for payment under the Health Care Reimbursement Account, to the extent such expenses are not covered by your medical or dental insurance. This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify (for additional information, please refer to IRS Publication 502 Medical and Dental Expenses, or Section 213 of the Internal Revenue Code).

Health Care/Medical

DENTAL SERVICES

Crowns/Bridges
Dental X-Rays
Dentures
Exams/Teeth Cleaning
Extractions
Fillings
Gum Treatment
Oral Surgery
Orthodontia/Braces

INSURANCE-RELATED ITEMS

Copay and Coinsurance Amounts
Deductibles
Preexisting Condition Expenses
(medical)
Private Hospital Room Differential

LAB EXAMS/TESTS

Blood Tests
Cardiographs
Diagnostic
Laboratory Fees
Metabolism Tests
Spinal Fluid Tests
Urine/Stool Analyses
X-Rays

MEDICATION

Insulin
Prescribed Birth Control
Prescribed Vitamins
(to treat specific disease & not
available over-the-counter)
Prescription Drugs*

OBSTETRIC SERVICES

Mid-Wife Expenses
OB/GYN Exams
OB/GYN Prepaid Maternity Fees
(reimbursable after date of birth)
Post-Natal Treatment
Pre-Natal Treatment
Prescribed Pre-Natal Vitamins

PRACTITIONERS

Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

OTHER MEDICAL TREATMENTS/PROCEDURES

Acupuncture
Alcoholism
(inpatient treatment)
Bio-feedback Therapy
(in medically necessary situations)
Cosmetic Surgery
(if medically necessary due to a
congenital defect)
Drug Addiction
Hearing Exams
Hospital Services
Infertility
In-vitro Fertilization
Norplant Insertion or Removal
Patterning Exercises
Physical Examination
(not employment related)
Physical Therapy
Rolfing
Speech Therapy
Sterilization
Transplants
(includes organ donor)
Vaccinations/Immunizations
Vasectomy and Vasectomy Reversal
Well Baby Care
Completion of claim forms

OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Contraceptives, prescribed
Counseling
Crutches
Guide Dog
(for visually/hearing impaired
person)
Hearing Aids & Batteries
Hospital Bed
Learning Disability
(special school/teacher)
Lead Paint
(if not capital expense, and
incurred for a child poisoned)
Medic Alert Bracelet or Necklace
Oxygen Equipment
Prescribed Medical and
Exercise Equipment
Prosthesis
Splints/Casts
Support Hose (if medically necessary)
Syringes
Transportation Expenses
(essential to medical care)
Tuition Fee at Special School for
Disabled Child
Wheelchair
Wigs
(hair loss due to disease)

VISION SERVICES

Artificial Eyes
Contact Lenses
Contact Lens Solution
Eye Examinations
Eyeglasses
Laser Eye Surgeries
Ophthalmologist
Optometrist
Prescription Sunglasses
Radial Keratotomy/LASIK

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under the Health Care Reimbursement Account. Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This is not an all-inclusive listing.

Aspirin	Herbs & Herbal Medicines	Prescription Drug Discount Program
Baby-sitting & Child Care	Homeopathic Drugs	Premiums
Calcium Supplements	Illegal Operation or Treatment	Retin A*
Canceled Appointment Fees	Insurance Premium Interest Charge	Rogaine*
Contact Lens Insurance	Insurance Premiums	Smoking Cessation Products * (over-the-counter)
Cosmetic Surgery/Procedures	Lamaze Class	Special Foods* (cost difference of common product)
Dancing/Exercise Programs	Marriage Counseling	Student Health Fee
Diaper Service	Massage Therapy**	Supplements
Discounts/Write-offs	Maternity Clothes	Swimming Lessons
Electrolysis	Nicotine Patches*	Teeth Whitening/Bleaching
Exercise Equipment*	Over-the-Counter Medicine	Toiletries, Toothpaste, etc...
Eyeglass Insurance	Personal Trainer	Vision Discount Program Premiums
Fitness Programs*	Pregnancy Test	Vitamins
Hair Loss Medication	(over-the-counter)	Weight Loss Programs &/or Drugs*
Hair Transplant	Prenatal Vitamins	
Health Club Dues*	(over-the-counter)	

* Generally ineligible; in limited situations, eligible only with Doctor's certification identifying a qualifying medical diagnosis, medical necessity, and length of treatment program.

** eligible only with Doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of tension/stress relief does not qualify as an eligible expense.

Certain over-the-counter products/medications deemed by a physician to be medically necessary, and for which a written prescription is provided, will be considered reimbursable