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Qualified Expenses - FSA - Unreimbursed Medical

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 see your plan administrator for more information.

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.

Over-the-Counter Medicines - Qualified Expenses

Over-the-counter medicines that *do* qualify for reimbursement

Over-the-counter items qualify unless they are reimbursed by insurance.

- | | |
|--|--|
| ✦ Antiseptics | ✦ Pain Relief |
| ✦ Cold, Flu, Asthma, and Allergy Medications | ✦ Personal Test Kits |
| ✦ Diabetic supplies | ✦ Skin Care |
| ✦ Ear/Eye Care | ✦ Stomach Care |
| ✦ Health Aids | ✦ Dual use items that require a letter from health practitioner to qualify |

Antiseptics Prescription (Rx) required beginning 1/1/2011

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|--|-------------------------------|
| ✦ Antiseptic wash or ointment for cuts or scrapes (Rx) | ✦ First aid wipes (Rx) |
| ✦ Antiseptic mouthwash (Rx) | ✦ Hydrogen Peroxide (Rx) |
| ✦ Benzocaine swabs (Rx) | ✦ Iodine tincture (Rx) |
| ✦ Boric Acid powder (Rx) | ✦ Rubbing Alcohol (Rx) |
| | ✦ Sublimed Sulfur powder (Rx) |

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Cold, Flu, Asthma, and Allergy Medications Prescription (Rx) required beginning 1/1/2011

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|--|--|
| ✦ Allergy medications (Rx) | ✦ Nasal decongestant spray, drops, or inhaler (Rx) |
| ✦ Bronchodilator/expectorant tablets (Rx) | ✦ Nasal strips to improve congestion (Rx) |
| ✦ Bronchial asthma Inhalers (Rx) | ✦ Sinus and allergy nasal spray (Rx) |
| ✦ Cold relief syrup, tablets, and drops (Rx) | ✦ Homeopathic sinus medications (Rx) |
| ✦ Cough syrup, tablets, and drops (Rx) | ✦ Vapor patch cough suppressant (Rx) |
| ✦ Flu relief syrup, tables, and drops (Rx) | |
| ✦ Medicated chest rub (Rx) | |

Diabetes Prescription (Rx) required beginning 1/1/2011

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|---------------------|------------------------|
| ✦ Diabetic lancets | ✦ Diabetic test strips |
| ✦ Diabetic needles | ✦ Glucose meters |
| ✦ Diabetic supplies | ✦ Glucose tablets (Rx) |
| ✦ Diabetic syringes | |

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Ear/Eye Care Letter of Medical Necessity required from a physician (LOMN)

Prescription (Rx) required beginning 1/1/2011

- ✦ Airplane ear protection (LOMN)
- ✦ Ear drops for swimmers (Rx)
- ✦ Ear water-drying aid (Rx)
- ✦ Ear wax removal drops (Rx)
- ✦ Homeopathic earache tablets (Rx)
- ✦ Contact lens solution

Health Aids Prescription (Rx) required beginning 1/1/2011

- ✦ Antifungal treatments (Rx)
- ✦ Denture adhesive
- ✦ Diuretics and water pills (Rx)
- ✦ Hemorrhoid relief (Rx)
- ✦ Incontinence supplies
- ✦ Lice control (Rx)
- ✦ Medicated bandages
- ✦ Motion sickness tablets (Rx)
- ✦ Respiratory stimulant ammonia (Rx)
- ✦ Sleeping aids (Rx)

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Pain Relief Prescription (Rx) required beginning 1/1/2011

- ✦ Arthritis pain reliever (Rx)
- ✦ Bunion and blister treatments (Rx)
- ✦ Itch relief (Rx)
- ✦ Orajel® (Rx)
- ✦ Pain relievers, aspirin and non-aspirin (Rx)
- ✦ Throat pain medications (Rx)

Personal Test Kits

- ✦ Cholesterol tests
- ✦ Colorectal cancer screening tests
- ✦ Home drug tests
- ✦ Ovulation indicators
- ✦ Pregnancy tests

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Skin Care Prescription (Rx) required beginning 1/1/2011

- ✦ Acne medications (Rx)
- ✦ Anti-itch lotion (Rx)
- ✦ Bunion and blister treatments (Rx)
- ✦ Cold sore and fever blister medications (Rx)
- ✦ Corn and callus removal medications (Rx)
- ✦ Diaper rash ointment (Rx)
- ✦ Eczema cream (Rx)
- ✦ Medicated bath products (Rx)
- ✦ Wart removal medications (Rx)

Stomach Care Prescription (Rx) required beginning 1/1/2011

- ✦ Acid reducing gum, liquid and tablets (Rx)
- ✦ Anti-Diarrhea medications (Rx)
- ✦ Gas prevention tablets or drops (Rx)
- ✦ Ipecac syrup (Rx)
- ✦ Laxatives (Rx)
- ✦ Pinworm treatment (Rx)
- ✦ Upset stomach medications (Rx)

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Over-the-Counter (OTC) items Prescription (Rx) required beginning 1/1/2011

Letter of Medical Necessity required from a physician (LOMN)

- ✦ Adhesive or elastic bandages
- ✦ Blood pressure meter
- ✦ Cold or hot compresses
- ✦ Eye drops (Rx)
- ✦ Foot spa (LOMN)
- ✦ Gauze and tape (LOMN)
- ✦ Gloves and masks (LOMN)
- ✦ Herbs (Rx)
- ✦ Leg or arm braces
- ✦ Massagers (LOMN)
- ✦ Minerals (Rx)
- ✦ Multivitamins (Rx)
- ✦ Saline nose drops (Rx)
- ✦ Special supplements (Rx)
- ✦ Special teeth cleaning system (LOMN)
- ✦ Thermometers
- ✦ Vitamins (Rx)

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

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 check ups
- ✦ 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
- ✦ Physician and Osteopath fees
- ✦ Acupuncture fees
- ✦ Eye exams
- ✦ Christian Science practitioner's fees
- ✦ Radiology
- ✦ Surgical fees
- ✦ Lab fees
- ✦ Diagnostic fees
- ✦ X-rays and MRI
- ✦ Weight loss programs and fees pertaining to a specific disease
- ✦ 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:

- ✦ Physical and speech therapy
- ✦ Weight-loss programs (for specific disease)
- ✦ 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 to qualify. These expenses qualify *unless* they are reimbursed by insurance.

- ✦ Humidifiers and vaporizers
- ✦ First aid bandages, gloves, and masks
- ✦ Hot and cold compress packs and wraps
- ✦ Oxygen
- ✦ Pill boxes
- ✦ Shower protection for casts, prostheses, etc.
- ✦ Therapeutic support gloves
- ✦ Elevated toilet seat
- ✦ 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

- ✦ Thermometers
- ✦ Special school for disabled child
- ✦ Artificial limbs and braces
- ✦ Travel to doctors or healthcare facilities
- ✦ Ambulance expenses

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.
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Medical Health Plan Deductible - Qualified Expenses

Deductible expenses that *do* qualify for reimbursement

- ✦ Employee responsibility for medical health plan deductible expenses, based on the explanation of benefits from your health plan.
- ✦ These may include qualified medical expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

Dental - Qualified Expenses

Dental services and supplies

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

- ✦ Co-payments
- ✦ Dental fillings, crowns, and bridges
- ✦ Deductibles
- ✦ Dentures
- ✦ Diagnostic fees
- ✦ Oral surgery
- ✦ Orthodontist and dentist fees
- ✦ Periodontist and endodontist fees
- ✦ Prescribed medicines
- ✦ Routine checkups
- ✦ 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 defect 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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Dental Plan Deductible - Qualified Expenses

Deductible expenses that *do* qualify for reimbursement

- ✦ Employee responsibility for dental plan deductible expenses, based on the explanation of benefits from your dental plan.
- ✦ These may include qualified dental expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

Vision - Qualified Expenses

Vision services and supplies that *do* qualify for reimbursement

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

- ✦ Vision co-pays
- ✦ Office visits and routine eye exams
- ✦ Prescribed sunglasses and eyeglasses
- ✦ Contact lenses, solutions, and supplies
- ✦ Corrective eye surgery
- ✦ LASIK surgery
- ✦ Cataract surgery
- ✦ Optometrist fees
- ✦ Physician and ophthalmologist fees
- ✦ 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.
 - ✦ 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 Plan Deductible - Qualified Expenses

Deductible expenses that *do* qualify for reimbursement

- * Employee responsibility for vision plan deductible expenses, based on the explanation of benefits from your vision plan.
- * These may include qualified vision expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

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