

NOTICE REGARDING REIMBURSABLE MEDICAL EXPENSES

This list contains those qualified medical expenses that are commonly reimbursable from a Medical Flexible Spending Account (FSA), a Healthcare Reimbursement Account (HRA) and/or a Health Savings Account (HSA). If you have an HRA, your plan may limit your reimbursement to certain qualified medical expenses. Please consult your enrollment materials or contact our customer service department for details. If you have a Limited Medical FSA or a Limited HRA you can only be reimbursed for those items that are considered vision, dental or preventive care.

Other HRA Expenses

In addition to the commonly reimbursable medical expenses listed, an HRA may reimburse the following expenses that are not reimbursable under a Medical FSA:

- **Health insurance premiums for current employees, retirees and COBRA qualified beneficiaries**
- **Qualified long-term care insurance contract premiums, , subject to certain limitations**

If you have an HRA, your plan may limit your reimbursement to certain qualified medical expenses. Please consult your enrollment materials or contact our customer service department for details.

Other HSA Expenses

In addition to the commonly reimbursable medical expenses listed, an HSA may reimburse the following expenses that are not reimbursable under a Medical FSA:

- **Continuation coverage under federal law (e.g. COBRA or USERRA coverage) for the account holder, or the account holder's spouse or dependents**
- **Qualified long-term care insurance contract premiums, subject to certain limitations**
- **Health insurance premiums for a plan maintained by the the account holder or the account holder's spouse or dependents while receiving Federal or State unemployment payments**
- **For account holders age 65 or older, any deductible health insurance other than a Medicare supplemental policy**

A

- Abortion, legal
- Acne treatment products
- Acupuncture
- Adult diapers, for incontinence
- Air purifier
- Alcoholism treatment
- Aleve
- Allergy medicines (examples: Actifed, Claritin, Sudafed)
- Alternative healer services - doctor's note required
- Ambulance services
- Analgesics (examples: Aspirin, Advil, Motrin)
- Ankle braces
- Antacids and acid reducers (examples: Tums, Mylanta, Zantac 75)
- Anti-bacterial hand sanitizer - doctor's note required
- Antibiotic ointments and creams (examples: Bacitracin, Neosporin)
- Anticandials (examples: Mycelex-7, Monistat 3, Vagasil)
- Antidiarrheal medicines (examples: Kaopectate, Pepto-Bismol)
- Antifungal treatments (examples: Lamisil, Micatin)
- Antihistamines (examples: Benadryl, Drixoral, Triaminic)
- Antiseptics (examples: Bactine, Lanacane)
- Anti-itch lotions (examples: Caldecort, Calamine, Hydrocortisone)
- Arm braces
- Arthritis pain relievers (examples: Aleve, Aspercreme, Heet)
- Artificial limbs and teeth
- Aspirin
- Asthma medicines (examples: Bronkaid, Primatene Mist)
- Automobile modifications for a physically handicapped person - doctor's note required

B

- Bactine
- Bandages
- Band-Aids
- Benzocaine swabs
- Birth control pills
- Birthing classes, portion related to birthing only and not Infant Care, CPR, etc.
- Blister treatments
- Blood pressure monitoring device
- Blood sugar test kit
- Body scan
- Boric acid powder
- Braille books and magazines (only amount above cost of printed materials)
- Breast pump required due to medical reasons - doctor's note required
- Breast reconstruction surgery following a mastectomy
- Bronchial asthma inhalers
- Bronchodilator/expectorant tablets
- Bufferin
- Bug bite medications (example: StingEze)
- Bunion treatments

C

- Calamine lotion
- Callus remover medications
- Capital expenses, medical (See House/Home improvements)
- Car modifications, for physically disabled person - doctor's note required
- Carpal tunnel wrist supports
- Catheters (medical)
- Chelation (EDTA) therapy
- Chemotherapy
- Cholesterol tests
- Chondroitin - doctor's note required
- Chiropractic services
- Christian Science practitioner services - medical
- Cialis
- Circumcision, medical
- Claritin
- Co-insurance amounts
- Cochlear equipment (for hearing difficulties)
- Cold, products for treatment
- Cold/hot packs for injuries
- Cold sore medications (example: Abreva)
- Compresses, cold or hot
- Compression stockings (surgical stockings, post-surgical stockings)
- Computer storage of medical records (See Medical Information Plan)
- Condoms
- Constipation, products for treatment
- Contact lenses
- Contact lens solutions and equipment
- Contraceptives, over-the-counter and prescription
- Cord blood, storage fees (See Umbilical cord/cord blood)
- Corn removal medication
- Corn treatment pads
- Colorectal cancer screening tests
- Cosmetic procedures and surgery to improve a deformity arising from a medical abnormality, personal injury from accident or trauma, or disfiguring disease - doctor's note required
- Cough drops
- Cough suppressants (examples: Mucinex DM, Robitussin DM)
- Counseling, medical reasons (receipt should indicate diagnostic/treatment code or codes; or name specific treatment)
- Crutches

D

- Decongestants (examples: Contac, Sudafed)
- Deductibles (medical, dental, prescription drug, vision)
- Dehydration, products for treatment
- Dental services, non-cosmetic
- Dentures or artificial teeth
- Denture adhesives
- Diaper, adult to treat incontinence
- Diaper rash ointments (examples: Balmax, Desitin)
- Diabetic compression socks or hose
- Diabetic lancets
- Diabetic supplies
- Diabetic test strips
- Diagnostic fees, items and services
- Diarrhea medicines (examples: Kaopectate, Pepto-Bismol)
- Dietary supplements - doctor's note required
- Disabled dependent care expenses, if medical care - doctor's note required
- Diuretics and water pills
- DNA collection and storage, collection and temporary storage must be for the diagnosis, treatment or prevention of imminent medical condition - doctor's note required
- Doctor's fees - medical care
- Drug addiction treatment
- Drug overdose, treatment of

E

- Ear drops for swimmers
- Ear water drying aid
- Ear wax removal drops
- Earache tablets
- Ear plugs, for medical condition - doctor's note required
- Eczema treatments
- Education expenses, special (See Tuition for attending a school, Tuition for special needs program, Tutoring for special needs)
- Egg donor fees (agency fee, donor's medical and psychological testing, legal fees for preparation of donor contract)
- Egg and embryo storage fees, for temporary storage necessary for immediate conception (within one year)
- Elevator, installation to accommodate a disabled individual - doctor's note required (reimbursement is limited to amount above which a properties value is enhanced by installation of elevator.)
- Equipment for the handicapped
- Excedrin
- Exercise equipment - doctor's note required
- Exercise program - doctor's note required
- Eye drops and products, prescription and OTC (example: Visine)
- Eye examination
- Eyeglasses
- Eyeglass cleaners
- Eyeglass equipment and materials

F

- Feminine hygiene products - doctor's note required
- Fertility enhancement services
- Fertility monitor
- Fever blister medications (example: Herpecin)
- Fiber supplements - doctor's note required
- First aid creams, ointments, sprays and wipes (example: Bactine),
- First aid kits
- Fish oil supplement (treatment of high cholesterol, etc.) - doctor's note required
- Fitness program - doctor's note required
- Flu relief medicines
- Flu shots
- Fluoridation device for home water supply - doctor's/dentist's note required
- Fluoride rinse - doctor's note required
- Fluoride treatment by dental provider
- Food thickeners – doctor's note required

G

- Gambling problem, treatment for
- Gas relief and prevention, tablets and drops
- Gauze pads
- Genetic testing to determine medical defects - doctor's note required
- Glucosamine - doctor's note required
- Glucose meters and monitoring equipment
- Guide dog or animal guide, expenses for buying, training, caring for animal
- GYN exams

H

- Health club dues - doctor's note required (generally not covered if you belonged to club prior to doctor's recommendation)
- Health institute fees, monies paid to health institute for treatment - doctor's note required
- Hearing test
- Hearing aids
- Hearing aid batteries
- Heart Rate Monitor – doctor's note required
- Heating pad
- Hemorrhoid treatments, suppositories and creams, prescribed and OTC (examples: Preparation H, Tronolane)
- Herbal medicines - doctor's note required
- Herbal treatments - doctor's note required
- Holistic and natural healer services - doctor's note required
- Home care - nursing services
- Hormone therapy and treatment for menopause - doctor's note required
- Hospital services
- House/home improvements to accommodate a disability which generally do not increase property value (e.g., installation of ramps, widening doorways or hallways, installing supports in bathroom, installing lifts, modifying stairways, modifying fire alarms and other warning devices, install handrails and grab bars) - doctor's note required
- House/home improvements to accommodate a disability which generally do increase property value (reimbursement limited to amount of expense that exceeds increase in property value) - doctor's note required
- Hydrogen peroxide

I

- Ibuprofen
- Immunizations
- Inclinator, detachable from property - doctor's note required
- Incontinence, products for treatment
- Incontinence supplies (e.g. as adult diapers)
- Indigestion, products for treatment
- Infertility treatments
- Insect bite treatments
- Insulin
- In vitro-fertilization procedures
- Invisalign braces, orthodontia
- Iodine tincture
- Ipecac syrup
- Itch relief medicines (examples: Caldecort, Calamine, Hydrocortisone)

K

- Knee braces

L

- Laboratory fees, associated with medical care
- Lactation consultant services, medical - doctor's note required
- Lactose intolerance, products to treat (examples: Dairy Relief, Lactaid)
- Lamaze classes, portion related to birthing
- Language training, dyslexic or disabled individual - doctor's note required
- Laser eye surgery, Lasik
- Laxatives (examples: Correctol, Ex-Lax)
- Lead-based paint removal
- Learning disability, fees to school or specially trained tutor - doctor's note required
- Legal fees to authorize treatment for mental illness
- Leg braces
- Levitra
- Lice control
- Liquid adhesives for cuts
- Lodging at hospital or similar institution, for medical care
- Lodging not at a hospital or similar institution, primary and essential to medical care, (provided medical care is obtained at a licensed facility, expense is not extravagant, and there is no personal or recreational element involved - maximum \$50 per day)
- Lodging of a companion, if accompanying a patient for medical care (maximum \$50 per person per day)
- Loratadine (allergy medicine)

M

- Maalox
- Massage therapy - doctor's note required
- Mastectomy-related special bra if prescribed by doctor for mental health reasons - doctor's note required
- Meals; at hospital or similar institution, if admitted for medical care
- Medic alert bracelet or necklace
- Medical conference, admission and transportation to and from - related to a medical condition for self or dependent
- Medical expenses in excess of usual, customary and reasonable (UCR)
- Medical grade face mask - doctor's note required
- Medical information plan (expenses paid to a plan that keeps medical records in a computer databank for retrieval by physicians)
- Medical monitoring and testing devices
- Medical record charges
- Medicated bandages
- Medicated chest rub
- Medicated shampoo and soap - doctor's note required
- Menstrual cycle products for pain and cramp relief (examples: Midol, Pamprin)
- Mentally handicapped, special home for adjustment to community living - doctor's note required
- Mileage, transportation primarily for and essential to medical care (\$0.165 for automobile transportation occurring in 2010 and \$0.24 for automobile transportation occurring in 2009)
- Motion sickness tablets, pills, etc. - prescription (example: Scopace) and over-the-counter (examples: Dramamine, Bonine)
- Motrin
- Muscle or joint pain products (examples: Bengay, Aspircream, Tiger Balm, Icy Hot)

N

- Nasal sprays, prescription and OTC
- Nasal decongestant inhalers
- Nasal decongestant drops
- Nasal strips
- Nasal spray for snoring - doctor's note required
- Naturopathic services - doctor's note required
- Necocate, hypo-allergenic infant's formula (reimbursement limited to difference in cost of special formula and ordinary formula) - doctor's note required
- Nicotine gum or patches for stop-smoking purposes
- Non-prescription drugs or medicines, for medical care
- Norplant insertion or removal
- Nursing home expenses, medical care in nursing home and not long term care expenses
- Nursing services, medical care only
- Nutritionist's professional expenses, treatment for medical condition - doctor's note required
- Nutritional substances - doctor's note required

O

- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Occupational therapy
- Operation, legal other than cosmetic
- Optometrist services
- Orajel
- Orthodontia
- Orthopedic shoes - doctor's note required (amount reimbursable is difference in cost from regular shoes)
- Orthotics, orthopedic inserts - doctor's note required
- Osteopath, services of
- Over-the-counter medicines to treat medical conditions
- Ovulation indicators
- Ovulation monitor
- Oxygen

P

- Pain reliever (examples: Aspirin, Advil, Excedrin, Bufferin, Motrin, Ibuprofen, Tylenol)
- Pap smears
- Parking expenses - related to transportation that is primarily for and essential to medical care
- Patterning exercises, expense of hiring someone to do patterning exercises with a mentally handicapped individual - doctor's note required
- Petroleum jelly - doctor's note required
- Pedialyte for ill child's dehydration
- Physical exams (not employment-related)
- Physical therapy, for specific medical conditions
- Pin worm treatments
- Pre-adoption medical expenses, reimbursable if child qualifies as dependent when medical care is rendered
- Pregnancy tests, over-the-counter
- Prescription drugs, not for cosmetic purposes
- Prescription sunglasses
- Prenatal vitamins, prescription and OTC
- Prilosec
- Probiotics -doctor's note required
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist, services for medical care

R

- Radial keratotomy
- Ramps, construction of entrance or exit ramps to accommodate a disability , with doctors note
- Reading glasses, even if purchased OTC
- Reflexology, with doctor's note
- Respiratory stimulant ammonia
- Roloids
- Rubbing alcohol
- Rubdown to treat a specific illness - doctor's note required

S

- Sales taxes on medical services and products
- Safety glasses, prescription only
- Sinus medications, prescribed and OTC
- Schools and education, special - doctor's note required
- Screening kits (examples: kits to detecting colon cancer, Hepatitis C and HIV)
- Screening test for medical diagnosis
- Seeing-eye dog, purchase, training and care of
- Shipping and handling costs associated with medical expenses
- Shoe inserts (over-the-counter) to treat injury or weakness – doctor's note required
- Sick child facility, if primary purpose of facility is medical care
- Sinus medications (example: Sudafed)
- Sinus and allergy, homeopathic
- Sinus problems, products for treatment
- Skin products to treat existing skin conditions – doctor's note required
- Sleep deprivation treatments under the care of doctor - doctor's note required
- Sleeping aids, over-the-counter
- Smoking cessation program
- Special education (See Tuition for attending a school, Tuition for special needs program, Tutoring for special needs)
- Special foods, if prescribed by a doctor to treat a specific illness or condition (Reimbursement limited to difference between cost of the special food and the ordinary version of that food)
- Speech therapy - doctor's note required
- Sperm, storage fees, temporary storage aimed at immediate conception (no longer than one year) - doctor's note required
- Spermicidal foam
- Stem cell harvesting and storage of , to treat a specific and imminent medical condition - doctor's note required
- Sterilization procedures
- Stop-smoking program
- Sublimed sulfur powder
- Sunglasses, prescription
- Sunburn treatment, lotions and creams
- Sunscreen - doctor's note required
- Supplements (examples: Glucosamine/Chondroitin for arthritis, St. John's Wort for depression) - doctor's note required
- Supplies to treat medical condition
- Support braces
- Surgery, legal not cosmetic

T

- Tanning, salon or equipment to treat a specific medical condition - doctor's note required
- Taxes on medical services and products
- Teething pain reliever (examples: Little Teethers, Orajel)
- Telephone for hearing impaired person
- Television for hearing impaired person (limited to the cost of special closed-captioning equipment as an add-on, or the part of the cost of a specially equipped television set that exceeds the cost of the same model regular television set) – doctor's note required
- Thermometers (medical)
- Therapy, for medical care and not general health
- Throat pain medications (examples: Chloraseptic, Sucrets)
- Throat lozenges and sprays (examples: Sucrets, Chloraseptic, etc.)
- Toothache medicines (examples: Anbesol, Orajel)
- Toll expenses - related to transportation that is primarily for and essential to medical care
- Transplant expenses - surgical, hospital, laboratory expenses, transportation expenses for organ donor
- Transportation and travel expenses for person receiving medical care (transportation/travel must be primarily for and essential to medical care)
- Transportation for someone other than person receiving medical care, parents and nurse accompanying patient, or transportation relating to visits to a mentally ill dependent if it is part of treatment - doctor's note required
- Treadmill, if prescribed by doctor to treat a medical condition - doctor's note required
- Tums
- Tuition for attending a school recommended by a doctor that furnishes special education to help a child overcome a learning disability. Overcoming a learning disability must be the principal reason the child attends the school (also covers meals and lodging at such school) - with doctor's note
- Tuition for special needs program (tutoring by a teacher that is specially trained to work with children with learning disorders caused by mental or physical impairments) - with doctor's note
- Tutoring for special needs (See Tuition for special needs program)
- Tylenol

U

- Umbilical cord/cord blood, freezing and storage of - collection and storage for imminent use to treat a specific medical condition - doctor's note required
- Upset stomach medications (examples: Alka Seltzer, Mylanta)
- Usual, reasonable and customary (UCR), charges in excess of UCR

V

- Vaccines
- Vaporizer
- Vapor patch cough suppressants
- Varicose veins, non-cosmetic treatment of - doctor's note required
- Vasectomy or reversal of a vasectomy
- Viacord (See Umbilical cord/cord blood)
- Viagra
- Vision correction procedures
- Visine
- Vitamins, prescription
- Vitamins, over-the-counter - doctor's note required

W

- Walkers
- Wart removal products (examples: Compound W, Wartner)
- Weight loss drugs - doctor's note required
- Weight loss program - doctor's note required
- Wheelchair
- Wheelchair cushions
- Wigs, for mental health of patient who has lost hair - doctor's note required
- Wound cleaning solutions (example: Hydrogen Peroxide Solution)
- Wrist braces

X

- X-ray fees