

## EXAMPLES OF ELIGIBLE EXPENSES

Abortions, legal	Midwife
Acupuncture	Nonprescription drugs
Alcoholism (substance abuse) treatment	Nursing home fees (the main reason for the stay must be for medical care)
Ambulance	Obstetrical expenses
Amounts exceeding payments made by Insurance companies for eligible Expenses (UCR)	Orthopedic shoes
Artificial limbs	Oxygen
Birth control pills	Physician fees
Braille – books and magazines	Prescription drugs
Car controls for the disabled	Psychiatric care
Chiropractors	Radial Keratotomy
Christian Science practitioners fees	Seeing-eye dog and its upkeep
Contact lenses and solutions	Smoking cessation medications
Crutches	Sterilization fees
Deductibles	Surgical fees
Drug Addiction	Telephone, special for deaf
Inpatient treatment at a therapeutic Center, including meals and lodging	Television, audio display equipment for the deaf
Eyeglasses, including examination fee	Therapy treatments
Hearing devices	Transportation expenses related to medical care
Home improvements/modifications	Vaccinations / immunizations
Motivated by medical considerations	Vitamins by prescription to treat an existing illness
Hospital bills	Wheelchair
Insulin	Wigs (for hair loss due to disease)
Insurance co-payments	X-rays
Laboratory fees	
Medical Supplies	

## OVER-THE COUNTER DRUGS

Over-the counter medicines may be reimbursable under your Health Reimbursement Account, depending upon whether the item treats a specific medical condition or is used for a person's general good health. If the item is obviously used to treat a medical condition (such as Claritin), it will be reimbursed without question. If the item could be used for good health, a statement of medical necessity from your physician or alternate health care provider will be required before payment will be made.

<b>Type of Expense</b>	<b>Examples</b>	<b>IRS Ruling</b>
<b>Acne Medication</b>	Clean and Clear, Clearasil, LomaLux, Neutrogena, Noxzema, Oxy, Phisoderm, Stridex	<b>Allowed</b> as treatment of an illness.
<b>Allergies</b>	Actifed, Advil, Afrin, Alavert, Allerest, Benadryl, CholorTrimeton, Claritin, Dimetapp, Diphedryl, Motrin, Nasal Crom, Sudafed, Tavist, Tylenol, Vicks	<b>Allowed</b> as treatment of an illness.
<b>Asthma</b>	Bronkaid	<b>Allowed</b> as treatment of an illness.
<b>Cold Sores</b>	Abreva, Notriva	<b>Allowed</b> as treatment of an illness.
<b>Colds</b>	Actifed, Advil, Aleve, Alka-Seltzer Plus, Cepecol, Chloraseptic, Ciricidin, Cold-Eeze, Comtrex, Contac, Dimetapp, Drixoral, Halls, Ludens, Neosynephrine, Profen IB, Ricola, Robitussin, Sucrets, Sudafed, Theraflu, Triaminic, Tylenol, Vicks Day Quil, Vicks Vaporub, Zicam, Zinc Drops	<b>Allowed</b> as treatment of an illness.
<b>Cosmetics</b>	Almay, Aveeno, CoverGirl, Cutex, Jergens, L'Oreal, Maybelline, Olay, Revlon, Sally Hansen, St. Ives	<b>Not allowed</b>
<b>Cuts and Itching</b>	Bactine, Balmax, Benadryl Anti-itch Cream, Caladryl, Campho-Phenique, Cortaid, Demarest, Destin Diaper Rash, Hydrocortisone, Hydrogen Peroxide, Iodine, Itch-X, Lanacane, Neosporin, Polysporin, Psoriasis gel, Witch Hazel	<b>Allowed</b> as treatment of an illness or injury.
<b>Dentures</b>	Fixodent, Poligrip	<b>Allowed</b> as treatment of an illness
<b>Diabetes</b>	Insulin	<b>Allowed</b> as treatment of an illness.
<b>Dietary Supplements</b>	Acidophilus, Coenzyme, Ensure, Q-10	A statement of medical necessity from your physician is required.
<b>Digestive Remedies</b>	Alka-Seltzer, Axid AR, Bonine, Carters, Castor Oil, Citrucel, Correctol, Dramamine, Dulcolax, Emetrol, Ex-lax, Fleet Enema, Gas-X, Gaviscon, Imodium, Kaopectate, Lactaid pills, Maalox, Metamucil, Mylanta, Pepcid, Pepto-Bismol, Phillips, Prilosec, Roloids, Tagamet, Tums, Zantac	<b>Allowed</b> as treatment of an illness.
<b>Eye and Ear Problems</b>	Ocu Hist, Swim-ear, Visine	<b>Allowed</b> as treatment of an illness.

<b>Foot Treatments</b>	Fungi Care, Lotrimin, Micatin	<b>Allowed</b> as treatment of an illness.
<b>Hair Growth Treatment</b>	Nu Hair, Rogaine	<b>Not allowed</b>
<b>Hemorrhoids</b>	Anusol, Hemorid, Nupercainal, Preparation H, Tucks	<b>Allowed</b> as treatment of an illness.
<b>Herbal, Homeopathic or Naturopathic remedies</b>	Bilberry, Cholestene, DHEA, Echinacea, Estroven, Fish Oil, Flax Seed Oil, Garlic, Genseng, Gingko Biloba, Glucosamine and Chondroitin, Goldenseal, Grape Seed, Herbs, Joint Juice Knox Nutra Joint, L-Argine, L-Carnitine, Lecithin, Lutein, Maca, Melatonin, Milk thistle, MSM, OcuVite, Omega-3.6.9, Osteo Bi Flex, Papaya Enzyme, SAM-e, Shark Cartilage, St. John's Wort, Vasorect, Venastat	A statement of medical necessity from your physician or Alternative Health Care provider is required.
<b>Illegally Procured</b>	Laetril, Marijuana, Imported from Canada	<b>Not allowed</b>
<b>Jock Itch</b>	Cruex, Lamisil AT, Lotrimin AF, Micatin, Tinactin	<b>Allowed</b> as treatment of an illness.
<b>Lice</b>	LiceFree, Nix, Pronto, Rid	<b>Allowed</b> as treatment of an illness.
<b>Minerals and Vitamins</b>	Antioxidants, Calcium, Chromium Picolinate, Folic Acid, Iron Lysine, Magnesium, Menopause Supplements, Multi-Vitamins, Niacin Potassium, Selenium, Senior Vitamins, Zinc	A statement of medical necessity from your physician is required.
<b>Pain Relief</b>	Advil, Aleve, Arth-Rx, Aspercreme, Aspirin, Azo, BenGay, Doan's, Epsom Salt, Excedrin, Flexall, Ibuprofen, IcyHot, Jointflex, Joint-Ritis, Mentholatum, midol, Motrin, Pamprin, Premysin PMS, Prodiem, Stopain, Tylenol	<b>Allowed</b> as treatment of an illness or injury.
<b>Sleeping Aids</b>	Alluna, Excedrin PM, Natrol, Nytol, Unisom	<b>Not allowed</b>
<b>Smoking Cessation</b>	Endit, Lite'n up, NicoDerm CQ, Nicorette, Nicotrol, Smoke-Away, Venturi	<b>Allowed</b> as treatment of an illness.
<b>Sun Block</b>	Bull Frog, Coppertone, Hawaiian Tropics	<b>Not allowed</b>
<b>Toiletries</b>	Aim, Anti-Plaque, Aquafresh, Arrid, Aveno, Baby Powder, Ban, Barbasol, Biotene, Caress, Close-Up, Coast, Colgate, Crest, Degree, Denorex, Dial, Dove, Eucerin, Gillette, Gleem, Head & Shoulders, Jergens, Listerine, L'Oreal, Mitchum, Nads, Nair, Nivea, Panteen, Pepsodent, Plax, Plus+White, Rembrandt, Scope, Sensodyne, Shower to Shower, Skintimate, St. Ives, Suave Thermasilk, Tom's of Main, Viadent, Vita-K	<b>Not allowed</b>
<b>Toothache</b>	Orajel, Red Cross, Zilactin	<b>Allowed</b> as treatment of an illness.
<b>Warts</b>	Compound W, Dr. Scholl's, Pedifix, Wart-off	<b>Allowed</b> as treatment of an illness.
<b>Weight Loss</b>	Cidermax, Dexatrim, Patentlean, Puralin	A statement of medical necessity from your physician is required or you must indicate "treatment of obesity" on your claim form.
<b>Yeast Infection</b>	Monistat, Mycelex3, Vaginex, Vagistate 3	<b>Allowed</b> as treatment of an illness.

## **EXAMPLES OF HEALTH CARE EXPENSES THAT DO NOT QUALIFY FOR REIMBURSEMENT**

- Unnecessary cosmetic surgery and health care expenses incurred for the primary purpose of enhancing the appearance
- Marriage or family counseling
- The salary expense of a licensed practical nurse incurred in connection with the care of a normal and healthy newborn
- Household and domestic help (even though recommended by a qualified physician due to an Retiree's or dependent's inability to perform physical housework)
- Costs for sending a problem child to a special school for anticipated benefits the child may receive from the course of study and the disciplinary methods used
- Any expense incurred in connection with an illegal operation or treatment
- Health club dues unrelated to the treatment of obesity, YMCA dues, steam bath, etc.
- Social activities, such as dance lessons or classes (even though recommended by a qualified physician)
- Membership fees or costs associated with weight loss programs for purposes of general health and well being
- Vitamins taken for general health purpose
- Automobile insurance premiums including the segment of premiums providing medical care for persons injured through accident by a Retiree's car
- Vacations for travel taken for purposes of general health, a change in environment, improvement of morale, etc., or taken to relieve physical or mental discomfort not related to a particular disease or physical defect
- PPO discounts or negotiated rates as you are not liable for them
- Long-Term Care insurance contracts and Lifetime Care fees
- Prescriptions imported from outside the United States