

## **NOTICE REGARDING REIMBURSABLE MEDICAL EXPENSES**

### **PERTAINS TO ITEMS AVAILABLE FOR PURCHASE WITHOUT A PRESCRIPTION OR DOCTOR'S NOTE**

### **THESE ITEMS CAN BE PURCHASED WITH THE HFS DEBIT CARD WHERE AVAILABLE**

This list contains those qualified medical expenses that are commonly reimbursable (without a prescription or doctor's note) from a Medical Flexible Spending Account (FSA), a Healthcare Reimbursement Account (HRA) and/or a Health Savings Account (HSA). These items can be purchased with your HFS Benefits Debit Card at medical establishments, participating IAS merchants and SIGIS 90 merchants. If you utilize a debit card please remember to save your receipts as you may need to provide a copy of the receipt to substantiate the charge if you utilize a merchant that is not IAS certified. 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 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
- Acupuncture
- Adult diapers, for incontinence
- Air purifier
- Alcoholism treatment
- Ambulance services
- Ankle braces
- Arm braces
- Artificial limbs and teeth

## B

- Bandages
- Band-Aids
- Birthing classes, portion related to birthing only and not Infant Care, CPR, etc.
- Blood pressure monitoring device
- Blood sugar test kit
- Body scan
- Braille books and magazines (only amount above cost of printed materials)
- Breast pump
- Breast reconstruction surgery following a mastectomy

## C

- Capital expenses, medical (See House/Home improvements)
- Carpal tunnel wrist supports
- Catheters (medical)
- Chelation (EDTA) therapy
- Chemotherapy
- Cholesterol tests
- Chiropractic services
- Christian Science practitioner services - medical
- Circumcision, medical
- Co-insurance amounts
- Cochlear equipment (for hearing difficulties)
- Cold/hot packs for injuries
- Compresses, cold or hot
- Compression stockings (surgical stockings, post-surgical stockings)
- Computer storage of medical records (See Medical Information Plan)
- Condoms
- Contact lenses
- Contact lens solutions and equipment
- Contraceptives
- Colorectal cancer screening tests
- Counseling, medical reasons (receipt should indicate diagnostic/treatment code or codes; or name specific treatment)
- Crutches

## D

- Deductibles (medical, dental, prescription drug, vision)
- Defibrillator, portable
- Dehydration, products for treatment
- Dental services, non-cosmetic
- Dentures or artificial teeth
- Denture adhesives
- Diaper, adult to treat incontinence
- Diabetic compression socks or hose
- Diabetic lancets
- Diabetic supplies
- Diabetic test strips
- Diagnostic fees, items and services
- Disabled dependent care expenses, if medical care - doctor's note required
- Doctor's fees - medical care
- Drug addiction treatment
- Drug overdose, treatment of

## E

- Ear water drying aid
- Ear wax removal drops
- 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)
- Equipment for the handicapped
- Eye examination
- Eyeglasses
- Eyeglass cleaners
- Eyeglass equipment and materials

## F

- Fertility enhancement services
- Fertility monitor
- First aid kits
- Fluoride treatment by dental provider

## G

- Gambling problem, treatment for
- Gauze pads
- Glucose meters and monitoring equipment
- Guide dog or animal guide, expenses for buying, training, caring for animal
- GYN exams

## H

- Hearing test
- Hearing aids
- Hearing aid batteries
- Heating pad
- Home care - nursing services
- Hospital services

## I

- Immunizations at a doctor's office or hospital
- Incontinence supplies (e.g. as adult diapers)
- Infertility treatments
- Insulin supplies
- Invitro-fertilization procedures
- Invisalign braces, orthodontia

## K

- Knee braces

## L

- Laboratory fees, associated with medical care
- Lamaze classes, portion related to birthing
- Laser eye surgery, Lasik
- Lead-based paint removal
- Legal fees to authorize treatment for mental illness
- Leg braces
- 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)

## M

- 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 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
- Mileage, transportation primarily for and essential to medical care (\$0.19 for automobile transportation occurring January 1, 2011 through June 30, 2011, \$0.235 for the automotive transportation between July 1, 2011 through December 31, 2011 and \$0.23 for automobile transportation occurring after January 1, 2012)

## N

- Nasal sprays, prescription level only
- Nasal strips
- Nicotine gum or patches for stop-smoking purposes
- Norplant insertion or removal
- Nursing home expenses, medical care in nursing home and not long term care expenses
- Nursing services, medical care only

## O

- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Occupational therapy
- Operation, legal other than cosmetic
- Optometrist services
- Orthodontia
- Osteopath, services of
- Ovulation indicators
- Ovulation monitor
- Oxygen

## P

- Pap smears
- Parking expenses - related to transportation that is primarily for and essential to medical care
- Pedialyte for ill child's dehydration
- Physical exams (not employment-related)
- Physical therapy, for specific medical conditions
- Pre-adoption medical expenses, reimbursable if child qualifies as dependent when medical care is rendered
- Pregnancy tests
- Prescription drugs, not for cosmetic purposes
- Prescription sunglasses
- Prenatal vitamins, prescription and OTC
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist, services for medical care

## R

- Radial keratotomy
- Reading glasses, even if purchased OTC
- Respiratory stimulant ammonia
- Rubbing alcohol

## S

- Sales taxes on medical services and products
- Safety glasses, prescription only
- Sinus medications, prescription only
- 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
- Sick child facility, if primary purpose of facility is medical care
- Smoking cessation program
- Spermicidal foam
- Sterilization procedures
- Stop-smoking program
- Sunglasses, prescription
- Supplies that assist lactation
- Supplies to treat medical condition
- Support braces
- Surgery, legal not cosmetic

## T

- Taxes on medical services and products
- Telephone for hearing impaired person
- Thermometers (medical)
- Therapy, for medical care and not general health
- 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)



## U

- Usual, reasonable and customary (UCR), charges in excess of UCR

## V

- Vaccines at doctor's office or hospital
- Vaporizer
- Vasectomy or reversal of a vasectomy
- Vision correction procedures

## W

- Walkers
- Wheelchair
- Wheelchair cushions
- Wound cleaning solutions (example: Hydrogen Peroxide Solution)
- Wrist braces

## X

- X-ray fees