

FLEXIBLE SPENDING ACCOUNT - MEDICAL REIMBURSEMENT

A Flexible Spending Account - Medical Reimbursement can be used to reimburse medical expenses that qualify as federal income tax deductions. You may include expenses for yourself, your spouse, your children and other eligible dependents. "Medical care" expenses are those expenses incurred during the plan year for the "diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness."

Qualified expenses are those expenses paid for medical care as described in Section 213(d) of the Internal Revenue Code. The following list is not complete and is to be used only as a reference. For detailed description of eligible and non-eligible expenses can be found in IRS Publication 502. This publication can be ordered from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or downloaded on the Internet at www.irs.ustreas.gov. *Only expenses not reimbursed by your insurance can be claimed under the Flexible Spending Account - Medical Reimbursement.*

WHAT MEDICAL EXPENSES ARE ELIGIBLE*

| | | |
|------------------------|--|---|
| Insurance Deductibles | Diagnostic Fees | Medical Services |
| Co-pays & Co-insurance | Prescription Drugs | Nursing Home* |
| Ambulance | Eye Glasses | Nursing Services |
| Alcoholism/Addiction | Eye Surgery | Oral Surgery |
| Acupuncture | Fertility Enhancements | Oxygen |
| Artificial Limb | Guide Dog or Other Animal* | Physicians Fees |
| Artificial Teeth | Hearing Aids and batteries | Radial Keratomy |
| Birth Control Pills | Home Care | Sterilization |
| Breast Pumps | Hospital Services | Surgery |
| Capital Expenses* | Laboratory Fees | Therapy* |
| Chiropractor | Lactation Supplies | Transplants |
| Contact Lenses | Learning Disability* | Transportation* |
| Contact Lens Solution | Lodging* | Vision Exam |
| Dental Treatment | Medical Equipment* (Wheelchairs...Wigs) | Weight Loss Programs* (Obesity as a disease) |

**Certain expenses may require a written authorization / medical necessity prior to reimbursement.*

WHAT MEDICAL EXPENSES ARE **NOT** ELIGIBLE*

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|----------------------------|---|---|
| Controlled Substances | Household Help | Nonprescription Drugs (Herbs...OTC...Vitamins) |
| Cosmetic Surgery | Illegal Operations & Treatments | Nutritional Supplements (Diet Food) |
| Dancing Lessons | Insurance Premiums for Certain Types of Policies | Personal Use Items |
| Hair Removal or Transplant | Maternity Clothes | Stop Smoking Programs |
| Funeral Expenses | Medical Savings Account (MSA) | Swimming Lessons |
| Health Club Dues | | Weight-Loss Programs |

**Some or all of these items may be eligible if medically required.*

Written authorization with medical necessity will be required. Please call for approval.