

ELIGIBLE MEDICAL EXPENSES

A “Medical Expense” generally means an item for which you could have claimed a Medical Expense deduction on an itemized federal income tax return (see IRS Publication 502) for which you have not otherwise been reimbursed from insurance or from some other source. Medical Expenses are limited to generally recognized health care expenses, which are defined to mean (a) expenses incurred for diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure or function of the body, and (b) for transportation primarily for and essential to such medical and dental care. They include, for example, expenses you, your spouse or eligible dependents have incurred for:

- Medicine, drugs, birth control pills and vaccines that your doctor prescribed.
- Over the counter drugs and medicines;
- Medical doctors, dentists, eye doctors, optometrists, chiropractors, osteopaths, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, Christian Science practitioners and naturopaths.
- Medical examination, x-ray and laboratory service.
- Nursing care services.
- Hospital care (including meals and lodging), clinic costs and lab fees.
- Medical treatment at a center for drug and alcohol addiction.
- Medical aids such as hearing aids (including batteries), dentures, eyeglasses, contact lenses and solutions, braces, artificial limbs, orthopedic shoes, elastic hose as medically prescribed, crutches, wheelchairs, guide dogs and the cost of maintaining them.
- Ambulance service and other travel costs to get medical care. If you use your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim \$.14 a mile. Add parking and tolls to the amounts you claim under either method.
- Expenses for weight loss programs as treatment for specific ailment, not to include food items, replacements or supplements.
- Stop smoking programs (but not non prescription drugs to aid in smoking cessation)
- Automobile modifications (hand controls, special equipment, mechanical lifts)
- Eye surgery to correct vision
- Vasectomy
- Tubal ligation
- Any expenses listed as eligible under Section 213(d)

ORTHODONTIC TREATMENT

Expenses for orthodontic treatment can only be reimbursed for the expenses incurred during the Plan Year. The Plan will reimburse up to one third of the entire cost of the orthodontic treatment when the braces are placed. The remaining amount of the cost will be amortized over the estimated treatment period.

However, the following items are not eligible Medical Expenses, even if they meet the criteria of IRS Publication 502:

EXCLUSIONS

- Health insurance premiums that you or your spouse pay for coverage under another health plan;
- Basic cost of Medicare Insurance, life insurance or income protection policies;
- Long-term care services;
- Cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease. “Cosmetic surgery” means any procedure or drug which is directed at improving the patient’s appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease;
- The salary expense of a nurse to care for a healthy newborn at home;
- Household and domestic help (even though recommended by a qualified physician due to an employee’s or dependent’s inability to perform physical housework);
- Custodial care;
- Marital or other relationship therapy;
- Health club dues, or fitness programs;
- Social activities, such as dance lessons (even though recommended by a qualified physician for general health improvement);
- Bottled water;
- Maternity clothes;
- Diaper service or diapers;
- Cosmetics, toiletries, toothpaste, etc.;
- Vitamins, food supplements or special foods, even if prescribed;
- Marijuana and other controlled substances, even if prescribed; and
- Travel your doctor tells you to take for rest or change.