

Health Care Reimbursement Worksheet

This worksheet will help you estimate your annual medical costs which may not be reimbursed by insurance. This list is not intended to be comprehensive, but it contains some of the more common medical expenses. Please review the attached list for additional qualifying health care expenses.

List all costs expected to be incurred by you, your spouse or qualified dependents that are not reimbursed by insurance.

Estimated Health Care Qualifying Expenses	Annual Expense
Medical doctor's fees	\$ _____
Annual physical examinations	\$ _____
Dental examinations	\$ _____
Eye examinations	\$ _____
Eyeglasses	\$ _____
Contact lenses	\$ _____
Prescription drugs	\$ _____
X-rays	\$ _____
Lab fees	\$ _____
Hospital services	\$ _____
Chiropractors	\$ _____
Hearing aids	\$ _____
Surgery	\$ _____
Ambulance service	\$ _____
Nursing home costs	\$ _____
False teeth	\$ _____
Psychiatrists	\$ _____
Psychologists	\$ _____
Acupuncturists	\$ _____
Orthodontists	\$ _____
Total Annual Allowable Expenses	\$ _____
Number of pay periods	÷ _____
Amount of reduction per pay period	= \$ _____

Qualifying Expenses

Health Care Expenses

Under the Health Care Reimbursement Plan, you will be reimbursed only for those types of medical expenses normally deductible on your federal income tax return (without regard to the 7.5% of adjusted gross income limitation). Only expenses **not** reimbursed by insurance can be claimed. See the reverse side of this form for a listing of qualified expenses.

Qualifying health care expenses include only those expenses incurred for:

- Yourself
- Your spouse
- All dependents you list on your federal tax return
- Any person that you could have listed as a dependent on your return if that person had not received gross income equal to or in excess of the exemption amount or had not filed a joint return.

IRS Publication 502, Medical and Dental Expenses, has a checklist of medical expenses that can be deducted and therefore reimbursed under this plan, and those that cannot.

Qualifying Health Care Expenses

Health Insurance Premiums are **NOT** a Qualifying Health Care Expense

Air conditioning used for alleviating illness
Ambulance hire
Artificial limbs and teeth
Automobile modifications (hand controls, special equipment, mechanical lifts)
Birth control pills
Braille books and magazines
Childbirth preparation classes
Deductibles under your health & dental plans
Drugs (legal -- prescription only or insulin) and medical supplies
Elastic hose, medically prescribed
Eyeglasses and Contact Lenses
Fees:

Abortion
Acupuncture
Anesthetist
Blood donor
Chiropractor
Christian Science practitioners
Clinic
Dentist
Diagnosis
Diathermy
Examination, physical
Eye examination
Gynecologist
Healing services
Hospital
Laboratory
Lip reading lessons for the deaf
Medical information plan
Midwife
Nurse
Ophthalmologist
Optician
Optometrist
Oral surgery
Orthodontists* (with limitations)
Osteopath
Pediatrician
Physician
Physiotherapist
Podiatrist

Fees (continued):
Practical Nurse
Psychiatrist
Psychologist
Psychoanalyst
Sex therapist
Specialist
Surgeon
Therapy, weight loss program where prescribed as treatment for a specific disease
Food and beverages (special) for specific ailments when medically necessary and only to the extent that costs exceed normal diet
Halfway house residency
Health spa in home (to extent value of home not increased)
Hearing devices and Hearing Exams
Hospital bills
Iron lung, operating cost
Laetrile, when prescribed by doctor
Lifetime care at medical facility
Nursing care expenses
Obstetrical expenses
Operations and related treatments
Oxygen equipment
Rental of medical or healing equipment
Retirement home fees, portion allocable to medical care
Sanitarium or rest home
Seeing-eye dog and hearing-assisting cat (including maintenance)
Special education
Special television set to receive closed captions
Support or corrective devices (including special mattress and board for arthritis)
Swimming pool fees for use of pool for exercises prescribed by a physician to alleviate specific medical conditions
Telephone for deaf
Therapy treatments
Transportation expenses relative to illness
Vasectomy
Wood clapboard in home to treat allergy
X-ray

See IRS Publication 502 for additional information. **Caution:** some expenses listed in Publication 502 are not eligible for reimbursement under this plan due to IRS Regulations. Check with your Plan Administrator if you have any questions.

* Cosmetic surgery and orthodontics are limited to medically necessary procedures.

Eligible Over-The-Counter (OTC) Medicines and Drugs

(UPDATED 12/06)

Some Over-The-Counter Medicines and Drugs are eligible to be reimbursed under a Section 125, Flex, Cafeteria Plan's Health Reimbursement Account.

OTC Medicines and Drugs must be purchased for medical purposes only for you, your spouse and/or dependents. Claims must be accompanied by a receipt or invoice with the name of the OTC item, medicine or drug as well as the date of purchase. As with other eligible expenses, purchase and use of the items must be incurred within the current Plan Year.

Eligible Items:

Allergy medications
Antibiotics
Anti-diarrhea medications
Anti-fungal medications
Antihistamines
Aspirin and other pain medications
Asthma medications
Bandages, gauze pads, rubbing alcohol, liquid adhesives
Bug bite medications
Carpel tunnel wrist supports
Cold/hot packs for injuries
Corn/callus removers
Cough drops
Decongestants
Eye products (including non-prescription reading glasses)
First aid creams (diaper, fever blister, cold sores, poison ivy, sunburn)
Heartburn medicines
Hemorrhoid treatments
Laxatives
Menstrual cycle products for pain and cramp relief
Motion sickness treatments
Muscle or joint pain treatments or medicines
Nasal sprays
Nasal strips
Nicotine gum or patches for smoking cessation purposes
Sinus medications
Thermometers/accu strips
Throat lozenges
Topical creams for pain relief
Wart removers

Some items, such as vitamins, botanicals/herbs, feminine hygiene products, hormones, minerals and sunscreens would require a medical doctor's "letter of medical necessity" to be eligible for reimbursement.

Other items and medicines (drugs) may be eligible or become eligible. This is a new opportunity; we will update this list as more information becomes available.

Some items, such as cosmetics, toiletries and items used primarily for your general health and well-being are not a permitted expense.