

USW HRA Fund

Examples of Eligible Medical Expenses

Abortion – Medical expenses associated with a legal abortion.

Acne laser treatment – Expenses paid for acne treatment.

Acupuncture – Medical expenses paid for acupuncture. **A physician's diagnosis letter is required.**

Adult diapers – Expenses paid for diapers.

Alcoholism and drug abuse – Medical expenses paid to a treatment center for alcohol or drug abuse. This includes lodging provided by the center during treatment.

Alternative providers – Expenses paid to alternative providers for homeopathic or holistic treatments or procedures are generally not covered unless to treat a specific medical condition. Naturopathic procedures or treatments using natural agents such as air, water or sunshine are generally not reimbursable. **A physician's diagnosis letter is required.**

Ambulance – Medical expenses paid for ambulance service.

Artificial limb – Medical expenses paid for an artificial limb.

Artificial teeth – See **Medical aids**.

Attendant – See **Nursing services**.

Autoette – See **Wheelchair**.

Automobile – See **Car**.

Back brace – Expenses paid for a back brace are reimbursable. **A physician's diagnosis letter is required.**

Benefit maximum – Expenses denied by medical insurance as *benefit maximum(s) have been exhausted*.

Birth control pills and devices – Medical expenses paid for birth control pills, injections and devices.

Birthing tub – The cost of rental or purchase is reimbursable.

Blood pressure monitor – Expenses paid for the purchase of the monitor.

Braille books and magazines – The amount by which the cost of Braille books and magazines for use by a visually impaired person exceeds the price for regular books and magazines is reimbursable.

Breast augmentation – Expenses related to breast augmentation (such as implants or injections) are not reimbursable because the procedure is cosmetic in nature. However, medical costs related to the removal of breast implants that are defective or are causing a medical problem are reimbursable.

Breast pump – Even if prescribed, a breast pump used for the convenience of the mother is not reimbursable. However, a breast pump may be reimbursable if prescribed to alleviate a specific medical condition affecting either the mother (such as a cyst) or the child (such as an ailment that prevents nursing).

Breast reconstruction surgery – Breast reconstruction surgery following a mastectomy corrects a deformity related to a disease; therefore, the cost is an expense for medical care and is reimbursable.

Breast reduction – Medical expenses related to breast reduction surgery are reimbursable only with a **physician's diagnosis letter** explaining that the procedure is medically required and not for cosmetic purposes (that is, to prevent or treat an illness or disease).

Capital expenses – If the main purpose is medical care capital expenses paid for special equipment installed in a participant's home or for improvements to the home. **See footnote at bottom for more detailed explanation.**

Childbirth classes – Expenses for childbirth classes are reimbursable but are limited to expenses incurred by the mother-to-be. Expenses incurred by a "coach," even if that is the father-to-be, are not reimbursable. To qualify as medical care, the classes must address specific medical issues, such as labor, delivery procedures, breathing techniques and nursing.

Chiropractor – Expenses paid to a chiropractor for medical care.

Christian Science practitioners – Medical expenses paid to Christian Science practitioners.

Clinic – Medical expenses for treatment at a health clinic.

COBRA premiums – COBRA premiums that you pay for yourself or your eligible dependents.

Co-payment amounts – Medical co-payment amounts and deductibles

Contact lenses – See **Vision care**.

Copies of medical records or radiographs – Payments required to have medical records or radiographs duplicated.

Cosmetic surgery – Medical expenses for cosmetic surgery are reimbursable only if the surgery is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. This applies to any procedure that 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. For example, face lifts, hair transplants, hair removal (electrolysis), liposuction and teeth bleaching are generally not reimbursable. If there is a concern that a medical or dental surgery could be considered cosmetic, a **physician's diagnosis letter is required**.

CPR classes – Expenses paid for CPR classes as part of birthing classes are reimbursable, otherwise a **physician's diagnosis letter is required**.

Crutches – Medical expenses paid to buy or rent crutches.

Deductibles – Medical insurance deductibles.

Dental treatment – Medical expenses for certain dental treatments are reimbursable.

Diaper service – Payments for diapers or diaper services are not reimbursable unless they are needed to relieve the effects of a particular disease. See **Adult Diapers**.

Diets – See **Special foods**.

Disability – See **Braille books and magazines, Capital Expenses, Car, Guide dog or other animal, Learning disability, Mentally retarded special home for, Personal use items, Schools (Special), Television, Therapy, Transportation, and Wheelchair**.

Donor egg extraction – Procedural expenses paid for the process of donor egg extraction to treat infertility.

Doula – Expenses paid for a doula who's primary purpose is for delivery of the infant are reimbursable. Charges where the primary purpose is child care after delivery are not reimbursable. An explanation of the primary purpose must accompany the claim.

Drugs – See **Medicines**.

Drug addiction – See **Alcoholism and drug abuse**.

Egg donor fees and expenses – The unreimbursed expenses for egg donor fees for an attempted pregnancy, the agency fee for procuring the donor and coordinating the transaction between the donor and recipient, medical and psychological testing for the donor and the legal fees for preparing a contract between the recipient and the donor are reimbursable.

Electrolysis or hair removal – See **Cosmetic surgery**.

Embryo storage – Expenses paid for embryo storage.

Employment taxes – See **Nursing services**.

Equipment supplies and diagnostic services – Equipment such as crutches, supplies, bandages and diagnostic devices such as blood sugar test kits may be reimbursable medical expenses if they for the diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any body structure or function. The cost of home exercise equipment purchased on a doctor's recommendation as part of treatment for obesity is a deductible medical expense (a physician's diagnosis letter is required).

Exercise equipment – The cost of exercise equipment for general well-being is not reimbursable. If the equipment is prescribed by a physician to treat specific medical conditions (e.g. diabetes), then the expense is reimbursable. **A physician's diagnosis letter is required.**

Exercise programs – Unless prescribed by a physician to treat a specific medical condition, exercise programs are related to general health and are not reimbursable.

Eyeglasses – See **Vision care**.

Face lifts – See **Cosmetic surgery**.

Fertility – Medical expenses related to the treatment of infertility, including in-vitro fertilization, fertilization (including storage of eggs or sperm) and surgery (including an operation reversing sterilization surgery).

Foreign countries – Medical expenses incurred in countries outside the United States are reimbursable.

Food – See **Special foods**.

Founder's fee – See **Lifetime care**.

Genesis – Expenses paid for genesis to treat conditions such as rosacea. **A physician's diagnosis letter is required.**

Group medical insurance - See **Insurance premiums**.

Guide dog or other animal – The cost of a guide dog or other animal used by the visually impaired or hearing impaired is reimbursable. Costs associated with a dog or other animal trained to assist persons with other physical disabilities are also reimbursable, as are amounts paid for the care of these specially-trained animals.

Hair transplant – See **Cosmetic surgery**.

Hearing aids – Medical expenses for a hearing aid, repairs and batteries.

Heart defibrillator – Expenses paid for heart defibrillators.

Holistic treatments – See **Alternative providers**.

Homeopathic treatments - See **Alternative providers**.

Hospital – Expenses incurred as a hospital in-patient or out-patient for laboratory, surgical and diagnostic services qualify as medical expenses.

Household help – The cost of household help, even if recommended by a doctor, is prohibited. However, certain expenses paid to an attendant providing nursing-type services see **Nursing services**.

Human guide – Expenses for a human guide (example- to take a blind child to school).

Hypnotherapy – Expenses paid for hypnotherapy are reimbursable when prescribed by a physician as therapy to treat a medical condition. **A physician's diagnosis letter is required.**

Impotence or sexual inadequacy – Medical expenses related to the treatment of impotence. **A physician's diagnosis letter is required.**

Infertility – Medical expenses related to the treatment of infertility are reimbursable. Eligible expenses may include egg storage, egg donor costs, infertility monitors, in-vitro fertilization and sperm washing. Surrogate costs associated with a qualified dependent of the taxpayer are reimbursable and may include such things as blood compatibility testing and psychological exams. If the surrogate mother is not a qualified dependent of the taxpayer, the costs that the surrogate mother incurs are not reimbursable. Storage costs associated with the freezing of blood cords, embryos, placentas and sperm (sperm banks) are generally reimbursable when a specific medical condition exists. **A physician's diagnosis letter is required.**

Insoles – Expenses paid for insoles to treat a medical condition. **A physician's diagnosis letter is required.**

Insulin – The cost of insulin.

In-vitro fertilization – See **Fertility**.

Laboratory fees – Laboratory fees that are part of medical care.

Lasik eye surgery – radial keratotomy (RK) or other corrective eye surgery, such as lasik surgery.

Lead-based paint removal – The cost of removing lead-based paints from surfaces in a home to prevent a child who has (or has had) lead poisoning from eating the paint. These surfaces must be in poor repair (peeling or cracking) or within the child's reach. The cost

of repainting the scraped area, however, is not reimbursable.

Legal fees – Legal fees paid to authorize treatment for mental illness are generally reimbursable. However, any part of a legal fee that is a management fee, for example, a guardianship or estate management fee, is not reimbursable.

Lifetime care – Part of the life-care fee or “founder’s fee” paid either monthly or as a lump sum under an agreement with a retirement home is reimbursable if it is allocable to medical care. The agreement must require a specified fee payment as a condition for the home’s promise to provide lifetime care that includes medical care. Also, advance payments to a private institution for the lifetime care, treatment and training of an employee’s physically or mentally impaired dependent upon the employee’s death or inability to provide care are reimbursable.

Liposuction – See **Cosmetic surgery**.

Lodging and meals – The cost of lodging and meals at a hospital or similar institution are reimbursable if the participant's main reason for being there is to receive medical care. Meals that are not part of inpatient care are not reimbursable.

The cost of lodging not provided in a hospital or similar institution while a participant is away from home is reimbursable if four requirements are met: (1) the lodging is primarily for and essential to medical care; (2) medical care is provided by a doctor in a licensed hospital or in a medical care facility related to, or the equivalent of, a licensed hospital; (3) the lodging is not lavish or extravagant under the circumstances; and (4) there is no significant element of personal pleasure, recreation or vacation in the travel away from home.

The reimbursable amount cannot exceed \$50 for each night for each person. Lodging is included for a person for whom transportation expenses are a medical expense because that person is traveling with the person receiving the medical care. For example, if a parent is traveling with a sick child, up to \$100 per night is reimbursable as a medical expense for lodging. Meals and lodging away from home for medical treatment that is not received at a medical facility, or for the relief of a specific condition, are not reimbursable even if the trip is made on the advice of a doctor.

Marriage counseling – Expenses for marriage counseling services do not qualify as medical expenses. However, sexual inadequacy or incompatibility treatment is reimbursable if the treatment is provided by a psychiatrist.

Massage – Fees paid for massages are not reimbursable unless they are to treat a physical defect or illness. **A physician's diagnosis letter is required.** See **Therapy**.

Massage chair – Expenses paid for a massage chair to treat a medical condition. **A physician's diagnosis letter is required.**

Maternity support – Expenses paid for a maternity support band.

Mattresses – Mattresses and mattress boards for the treatment of a medical condition. **A physician's diagnosis letter is required.**

Meals – See **Lodging and meals or Special foods.**

Medical aids – Medical aids such as false teeth, hearing aids, orthopedic shoes, crutches and elastic hosiery.

Medical alert programs – Expenses incurred to enroll in a medical alert program are reimbursable when accompanied by a **physician's diagnosis letter.**

Medical information plan – Amounts paid to a plan that keeps medical information so that it can be retrieved from a computer data bank for medical care.

Medical services – Only legal medical services are reimbursable. Amounts paid for illegal operations or treatments, regardless of whether they are rendered by licensed or unlicensed practitioners, are not reimbursable.

Medicines – Amounts paid for prescribed medicines and drugs. A prescribed drug is one which requires a prescription by a doctor for its use by an individual. The cost of insulin is also reimbursable. The cost of a prescribed drug brought in (or ordered and shipped) from another country cannot be reimbursed. The importation of prescribed drugs by individuals is illegal under federal law (even if allowed by state law). However, you can be reimbursed for the cost of a prescribed drug that you purchased and consumed in another country if the drug is legal in both the other country and the United States. See **Over-the-counter medicines and drugs.**

Mentally retarded, special home for - The cost of keeping a mentally retarded person in a special home (not the home of a relative) on the recommendation of a psychiatrist to help the person adjust from life in a mental hospital to community living is reimbursable. **A physician's diagnosis letter is required.**

Naturopathic treatments – See **Alternative providers.**

Non-prescription drugs – See **Over-the-counter medicines and drugs.**

Nursing home – The cost of medical care in a nursing home or home for the aged is reimbursable. This includes the cost of meals and lodging in the home if the main reason for being there is to receive medical care.

Nursing services – Wages and other amounts paid for nursing services are reimbursable. Services need not be performed by a nurse as long as the services are of a kind generally performed by a nurse. This includes services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming the patient.

Only the amount spent for nursing services is reimbursable. If the attendant also provides

personal and household services, these amounts must be divided between the time spent performing household and personal services and the time spent on nursing services.

Meals – Amounts paid for an attendant's meals are also reimbursable. This cost may be calculated by dividing a household's total food expenses by the number of household members to find the cost of the attendant's food, then apportioning that cost in the same manner used for apportioning an attendant's wages between nursing services and all other services.

Upkeep – Additional amounts paid for household upkeep because of an attendant are also reimbursable. This includes extra rent or utilities paid because of having to move to a larger apartment to provide space for an attendant.

Infant care – Nursing or baby sitting services for a normal, healthy infant are not reimbursable.

Social Security, unemployment (FUTA) and Medicare taxes paid for a nurse, attendant or other person who provides medical care are reimbursable on the time spent performing medical care.

Optometrist – See **Vision care**.

Orthodontia – Expenses for orthodontic care are generally reimbursable, except care for cosmetic purposes.

Orthodontia wax – Expenses paid for orthodontia wax.

Orthopedic shoes – See **Medical aids**.

Organ donor – See **Transplants**.

Osteopath – Services provided by a licensed osteopath.

Oxygen – Amounts paid for oxygen or oxygen equipment to relieve breathing problems caused by a medical condition

Patterning exercises – See **therapy**.

Parking – See **Transportation**.

Physical exams – Physical exams, except for employment-related physicals, are generally reimbursable.

Pill cutter – Expenses paid for the purchase of a pill cutter.

Plane tickets – Expenses paid for the purchase of a plane ticket for a related hospitalization. See **Transportation**.

Potty pager – Expenses paid for the purchase of a potty pager .

Prescription drugs – See **Medicines**.

Private hospital room – The extra cost of a private hospital room.

Propecia® – Reimbursable when prescribed by a physician for a specific medical condition but not for cosmetic purposes (that is, to stimulate hair growth). **A physician's diagnosis letter is required.**

Prosthesis – See **artificial limb**.

Psychiatric care – Expenses for psychiatric care these expenses include the cost of supporting a mentally ill dependent at a specially-equipped medical center where the dependent receives medical care. See **Psychoanalysis and Transportation**.

Psychoanalysis – Expenses for psychoanalysis by a licensed professional.

Psychologist – Expenses for psychological care by a licensed professional.

Radial keratotomy – Radial keratotomy (RK) or other corrective eye surgery such as lasik surgery.

Radon remediation – Expenses incurred to remove radon from the residence.

Reflexology – Fees paid for massages are not reimbursable unless they are to treat a physical defect or illness. **A physician's diagnosis letter is required.** See **Therapy**.

Retin-A – Expenses are reimbursable when prescribed by a physician for treatment of acne, but not aging. **A physician's diagnosis letter is required.**

Rogaine® – Reimbursable when prescribed by a physician for a specific medical condition but not for cosmetic purposes (that is, to stimulate hair growth). **A physician's diagnosis letter is required.**

Sales tax – Sales tax charges incurred when paying for an eligible expense.

Shipping charges – Shipping charges incurred when paying for an eligible expense.

Shower chair – Expenses incurred for the purchase of a shower chair are reimbursable when accompanied by a **physician's diagnosis letter**.

Smoking drugs – The cost of drugs to stop smoking for the improvement of general health.

Smoking program – The cost of a program to stop smoking for the improvement of general health is reimbursable.

Spa or resort – Although a visit to a spa or resort may be prescribed by a physician for medical treatment, only the costs of the medical services provided are reimbursable, not the cost of transportation. **A physician's diagnosis letter is required.**

Special foods – The costs of special foods and/or beverages - even if prescribed - that substitute for other foods or beverages which a person would normally consume and which satisfy nutritional requirements (such as the consumption of bananas for potassium) are not deductible. However, prescribed special foods or beverages are reimbursable if they are consumed primarily to alleviate or treat an illness or disease and not for nutritional purposes. Special foods and beverages are reimbursable only to the extent that their cost is greater than the cost of the commonly available version of the same product. Claim submission should include the normal cost of the item. **A physician's diagnosis letter is required.**

Sperm storage – Expenses incurred for sperm storage.

Sports mouth guard – Expenses incurred for the purchase of a sports mouth guard.

Sports orthotics – Expenses paid for sports orthotics are reimbursable when submitted with a **physician's diagnosis letter**.

Sterilization – The cost of a legal sterilization (a legally-performed operation to make a person unable to have children).

Substance abuse – See **Alcoholism and drug abuse**.

Taxes, state care or sick tax – Tax amounts passed on to the participant are reimbursable.

Teeth guards – The devices, prescribed to treat teeth grinding of teeth while sleeping are reimbursable. Guards designed for sports use are not reimbursable.

Telephone – The costs of purchasing and repairing special telephone equipment that lets a hearing-impaired person communicate over a regular telephone.

Therapy – Amounts paid for therapy received as medical treatment, including payments made to an individual for special exercises or music therapy administered to a mentally retarded child, are reimbursable. These so-called "patterning" exercises consist mainly of coordinated physical manipulation of the child's arms and legs to imitate crawling and other normal movements. See **Fitness programs or Massage**.

Transplants – Payments for surgical, hospital, laboratory and transportation expenses for a prospective or actual donor of a kidney or other organ.

Transportation – Amounts paid for transportation primarily for, and essential to, medical care. Reimbursable transportation expenses include:

- bus, taxi, train or plane fare, or ambulance service;
- actual car expenses, such as gas and oil (but not expenses for general repair, maintenance, depreciation and insurance);

- mileage charges from the service provider related to rendering care and patient observation for treatment plan development;
- parking fees and tolls;
- transportation expenses of a parent who must accompany a covered dependent who needs medical care;
- transportation expenses of a nurse or other person who can give injections, medications or other treatment required by a patient who is traveling to get medical care and is unable to travel alone;
- transportation expenses for regular visits to see a mentally ill dependent if these visits are recommended as a part of treatment.

Instead of actual expenses, it is acceptable to use a flat rate per mile for each mile a car is used for medical purposes. The IRS updates this amount annually; refer to IRS publications for the current reimbursable rate. The cost of tolls and parking may be added to this amount.

Reimbursable transportation expenses do not include:

- transportation expenses to and from work, even if a medical condition requires an unusual means of transportation; or
- transportation expenses incurred if, for non-medical reasons, an employee chooses to travel to another location (or to a resort or spa) for an operation or other medical care prescribed by a doctor.

Trips – Amounts paid for transportation to another location, if the trip is primarily for and essential to receiving medical services, See **Lodging and meals**. A trip or vacation taken for a change in environment, improvement of morale or general improvement of health, is not reimbursable, even if it is taken at the advice of a doctor.

Tubal ligation (informally known as getting one’s “tubes tied”) – Expenses incurred for a tubal ligation.

Umbilical Cord Blood Banking – Costs for banking umbilical cord blood if the blood is banked to treat an existing or imminently probable disease. However, if the blood is banked as a precaution against a disease that might develop in the future, it is no reimbursable.

Vacation – See **Trips**.

Vaccines – Expenses for vaccines.

Vasectomy – Medical expenses related to a vasectomy or vasectomy reversal.

Viagra – If prescribed to treat impotence as a specific medical condition, the cost of Viagra is reimbursable.

Vision care – Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are reimbursable. Eye exams and expenses for contact

lens solutions are also reimbursable. However, premiums for contact lens replacement insurance are not reimbursable. See **Radial keratotomy and Lasik eye surgery**. Other vision services that are covered are:

- contact lens cases;
- corrective swim goggles;
- eye charts;
- eyeglass cases;
- eyeglass cleaning supplies such as cleaning cloths;
- reading glasses;
- eyeglass repair or repair kits;
- safety glasses when the lens correct visual acuity;
- sunglasses or sunglass clips when the lens correct visual acuity; and
- vision shaping.

Vitamins – Daily multivitamins taken for general well-being are not reimbursable. Vitamins taken to treat a specific medical condition are reimbursable. Prenatal vitamins, either over-the-counter or obtained by prescription, are also reimbursable. **A physician's diagnosis letter is required.**

Walker and accessories – Expenses paid for a walker to aid mobility and related accessories, such as baskets for carrying items.

Weight loss aids – Expenses paid for aids to weight loss are reimbursable when the weight loss program is to treat a medical illness. Aids include pedometers, mixers, scales, action planners, recipe books and audio tapes. **A physician's diagnosis letter is required.**

Weight loss machines – See **Exercise equipment**.

Weight loss programs, treatments and prescriptions – The cost of weight loss programs, treatments and prescriptions for general health are not reimbursable even if a doctor prescribes them. However, if the program, treatment or prescription is prescribed by a physician to treat a medical illness (e.g., heart disease), the expense should be reimbursable. **A physician's diagnosis letter is required.**

Well baby care – See **nursing services**.

Wheelchair – Amounts paid for an autoette or a wheelchair used mainly for the relief of sickness or disability and not just to provide transportation to and from work are reimbursable. The costs of operating and maintaining the autoette or wheelchair are also reimbursable.

Wheelchair accessories – Expenses paid for accommodation accessories such as wheelchair backpacks.

Wigs – See **Personal use items**.

X-ray fees – Amounts paid for X-rays taken for medical reasons.

Capital Expenses - Medical expenses incurred by participants for special equipment installed in the home or for improvements are reimbursable if the main purpose is medical care. The cost of permanent improvements that increase the value of the property may be partially reimbursed as a medical expense. The cost of the improvement is reduced by the increase in the value of the property; the difference is a reimbursable medical expense. If the value of the property is not increased by the improvement, the entire cost is reimbursable as a medical expense. Improvements made to accommodate a residence for a participant's disability do not usually increase the value of the residence, and the full cost is usually reimbursable. Only reasonable costs to accommodate a personal residence to a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.

Some examples of improvements include but are not limited to:

- Constructing entrance or exit ramps;
- Widening or otherwise modifying hallways and interior doorways;
- Installing railings, support bars or other modifications to bathrooms;
- Moving or modifying electrical outlets and fixtures.
-

Disclaimer: The examples listed above are not all-inclusive. Additionally, laws and Plan provisions may change, and such changes may not be reflected in this listing. Therefore, the information provided herein is not meant to be a substitute for the full text of the Plan document. If there are differences between information provided and the Plan document, the Plan document will govern.