

USW HRA Fund

Examples of Ineligible Medical Expenses

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.**

Babysitting and childcare – These expenses are not reimbursable, even if the care allows a parent to get medical care.

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 a cyst) or the child (such as an ailment that prevents nursing).

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.**

Dancing lessons, swimming lessons, etc. – Dancing lessons, swimming lessons, etc. are not reimbursable even if they are recommended by a doctor.

Dependent care expense – Dependent care expenses are not reimbursable.

Ear piercing – Expenses for ear piercing are not reimbursable.

Electrolysis or hair removal – See **Cosmetic surgery** (above).

Employment-related – Employment-related expenses such as employment physicals are not reimbursable.

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

Face lifts – See **Cosmetic surgery** (above).

Funeral expenses – Funeral expenses are not reimbursable.

Hair transplant – See **Cosmetic surgery** (above).

Health club dues – Health club dues, YMCA dues, or amounts paid for steam baths for general health or to relieve physical or mental discomfort not related to a particular medical condition are not reimbursable.

Hot tubs & swimming pools – Hot tubs and swimming pools are not reimbursable.

Insurance for loss of income – Insurance premiums related to policies that cover loss of income (for example, Aflac) are not reimbursable.

Insurance premiums (paid pretax) – Insurance premiums paid with pre-taxable income are not reimbursable, even if a participant has access to a plan that allows payment of premiums with pre-taxable income and elects not to participate.

Laetrile – Laetrile, even if prescribed by a doctor, is not reimbursable.

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

Life insurance premiums – Life insurance premiums are not reimbursable because they would constitute prohibited deferred compensation.

Marijuana – Marijuana, even if prescribed for medicinal purposes, is not a reimbursable expense.

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 to treat a physical defect or illness. **A physician's diagnosis letter is required.**

Medical alert devices – Personal emergency transmitters worn as a bracelet or necklace are not reimbursable.

Medicare Part A – The tax paid for Medicare Part A is not reimbursable.

Naturopathy – See **Alternative Providers** (above).

Orthodontia – Except care for cosmetic purposes, expenses for orthodontic care are generally reimbursable.

Personal use items – Items that are ordinarily used for personal, living, and family purposes are not reimbursable unless they are used primarily to prevent or alleviate a physical or mental defect or illness. For example, the cost of a wig purchased at the advice of a physician for the mental health of a patient who has lost all of his or her hair from disease is reimbursable.

If an item purchased in a special form primarily to alleviate a physical defect is one that in normal form is ordinarily used for personal, living and family purposes, the cost of the special form in excess of the cost of the normal form is reimbursable (for example, braille books and magazines).

Scientology “audits” – Amounts paid to the Church of Scientology for “audits” do not qualify as expenses for medical care.

Teeth guards – The devices, prescribed to treat teeth grinding of teeth while sleeping are reimbursable. Guards designed for sports use are not reimbursable. **A physician’s diagnosis letter is required.**

Teeth whitening – These expenses are cosmetic and are not 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.

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

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 is reimbursable. **A physician’s diagnosis letter is required.**

Capital Expenses

Medical expenses incurred for special equipment installed in the home or for improvements are reimbursable if their main purpose is medical care. Under Code Section 213, 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 person'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.