

ELIGIBLE AND INELIGIBLE HEALTH CARE EXPENSE LISTING

ACNE LASER TREATMENT

Expenses paid for acne treatment are reimbursable.

ACUPUNCTURE

Medical expenses paid for acupuncture are reimbursable.

ADOPTION

The cost of the adoption itself is not reimbursable; however things like physicals for the adoptive parents, pre-adoption counseling, and other health related expenses are reimbursable.

ADULT DIAPERS

Expenses paid for diapers are reimbursable.

ALCOHOLISM, DRUG OR SUBSTANCE ABUSE

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

ALLERGY AND SINUS RELIEF

(See over-the-counter medications for other items)

The following are considered reimbursable medical expenses.

- Electrostatic air purifier
- Home/automobile air conditioners (when the person suffers from allergies)
- Humidifier (when the person suffers from allergies)
- Pillows, mattress covers, etc. to alleviate an allergic condition
- Special vacuum cleaners for persons with respiratory problems

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition.

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.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

AMBULANCE

Medical expenses paid for ambulance service are reimbursable.

ARTIFICIAL LIMBS/TEETH

Medical expenses paid for an artificial limb are reimbursable.

AUTOMOBILE

Special Equipment: The amount paid for the cost of special hand controls and other special equipment installed in an automobile for the use of a handicapped person is reimbursable. The amount paid for the cost of handicap stickers or tags is reimbursable.

Special Design: The amount by which the cost of an automobile specially designed to hold a wheelchair is more than the cost of a regular automobile is reimbursable.

BABY FORMULA

The *cost difference* between Protein formulas and soybean formulas and non-milk formulas are reimbursable *if you have a prescription or a certification* from the baby's doctor noting that this particular formula is necessary for the child's well being.

BATTERIES

Expenses paid for the purchase of batteries are reimbursable when they are used for the sole purpose of an item that is also covered. This would include, but not be limited to, batteries for blood pressure machines, wheelchairs, heart defibrillators, hearing aids, etc. Request for reimbursement should include a description of the item the batteries are purchased for.

BIRTH CONTROL RELATED

Medical expenses paid for birth control pills, injections, condoms and devices are reimbursable.

BLOOD CORD STORAGE

Blood cord storage for immediate use to cure or treat a specific medical condition is eligible reimbursable. If storage is for possible future use for disease or disorders that do not currently exist, it is not reimbursable.

BODY SCAN

The cost of electronic body scans is reimbursable.

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

See Cosmetic Surgery and Procedures

BREAST PUMPS AND SUPPLIES

Breast pumps and supplies are reimbursable.

BREAST RECONSTRUCTION SURGERY

Breast reconstructive surgery following a mastectomy for cancer is a reimbursable.

BREAST REDUCTION

Medical expenses related to breast reduction surgery are reimbursable only if medically necessary.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

CAPITAL EXPENSE

Amounts paid for special equipment or improvements in your home, if primarily motivated by medical considerations, are eligible medical expenses. The amount paid for the improvement is reduced by the increase in the value of the property. The rest is the eligible medical expense. If the value of the property is not increased by the improvement, the entire cost is an Eligible Expense. The cost for improvements that you would make in the absence of the medical condition does not qualify as a medical expense. Improvements made for personal convenience or that may just be beneficial to your general health do not qualify. Certain capital expenses made for the primary purpose of accommodating a personal residence to one's handicapped condition that does not increase the value of the property, may generally be included in full as medical expenses. Examples of eligible expenditures include:

- Constructing entrance or exit ramps to your residence.
- Widening doorways at entrances or exits to your residence.
- Widening or otherwise modifying hallways and interior.
- Installing railing, support bars, or other modifications to bathrooms.
- Lowering or making other modifications to kitchen cabinets and equipment.
- Altering the location of, or modifying electrical outlets and fixtures.
- Installing porch lifts and other forms of lifts. Generally, this does not include elevators, because they may add to the fair market value of your residence, and any medical expense therefore would have to be decreased to that extent.
- Modifying fire alarms, smoke detectors, etc.
- Modifying stairways.
- Adding handrails or grab bars whether or not in bathrooms.
- Modifying hardware on doors.
- Modifying areas in front entrance and exit doorways.
- Grading of ground to provide access to the residence.

Operation and Upkeep: If a capital expense qualifies as an eligible medical expense, amounts paid for operation and upkeep also qualify as eligible medical expenses as long as the medical reason for the capital expense still exists. This is so even if none or only part of the original capital expense qualified as a medical care expense. Examples would be cost of fuel to operate, cost of repairs, and cleaning costs.

Improvements to property rented by a handicapped person: Amounts paid by a handicapped person to buy and install special plumbing fixtures, mainly for medical reasons, in a rented house may qualify as eligible medical expenses.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

The following worksheet may be used to figure the amount of a reimbursable capital expense:

Operation and Maintenance

1. - Enter the cost of the improvement.	\$ _____
2. - Enter the increase in the value of the home.	\$ _____
If line 2 is equal to or greater than line 1, the amount is not reimbursable. If line 2 is less than line 1, go on to line 3.	
3. - Subtract line 2 from line 1.	\$ _____
This is the deductible medical expense.	
	\$ _____

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 are reimbursable.

CHRISTIAN SCIENCE PRACTITIONER

Medical expenses paid to Christian Science practitioners are reimbursable.

CONCEIRGE PROVIDERS AND SERVICES

Generally you cannot include in medical expenses current payments for medical care (including medical insurance) to be provided substantially beyond the end of the plan year. You may be reimbursed for fees incurred or payments made during the current plan year.

COSMETIC SURGERY AND PROCEDURES

A cosmetic surgery or procedure is any surgery or procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or alleviate an illness or disease. Cosmetic surgery or procedures are generally not eligible medical expenses unless the surgery or procedures are necessary to improve a deformity that arises from or is directly related to a birth defect, a disfiguring disease or an injury resulting from an accident or trauma.

- Special bras for mastectomy patients are eligible.
- Cosmetics (make-up) **are not** eligible.
- Face-lifts are generally **not** eligible.
- Hair removal (by electrolysis or laser) is generally **not** eligible.
- Hair transplants are generally **not** eligible.
- Liposuction is generally **not** eligible.
- Tattooing and body piercing are **not** eligible

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

COUNSELING

Counseling must be performed to alleviate or prevent a physical or medical defect or illness. Eligibility is determined by the nature of the treatment and not the license of the practitioner.

- Bereavement and grief counseling is eligible.
- Non-licensed therapist counseling is eligible, but it must be for medical care.
- Psychotherapy and psychoanalysis are eligible.
- Telephone consultation costs are eligible.
- Sex therapy costs are eligible, but the cost of a hotel room prescribed by the therapist is not eligible.
- Marriage counseling is not eligible.

CPAP

(Sleep Apnea) machine and supplies are reimbursable.

CRUTCHES

The amount paid to buy or rent crutches, canes, walkers, and medical equipment are reimbursable.

CUSHIONS

The costs of cushions, including inflatable, are not covered (unless prescribed by a physician to treat a medical condition).

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

DANCING LESSONS, SWIMMING LESSONS, EXERCISE CLASSES, ETC.

The cost of dancing lessons, swimming lessons, exercise classes, etc., are not generally eligible medical expenses, even if they are recommended by a doctor for the general improvement of one's health.

DENTAL TREATMENT

Amounts you pay for the prevention and alleviation of dental disease are reimbursable. Preventive treatment includes the services of a dental hygienist or dentist for such procedures as teeth cleaning, the application of sealants, and fluoride treatments to prevent tooth decay. Treatment to alleviate dental disease include services of a dentist for procedures such as X-rays, fillings, braces, extractions, dentures, and other dental ailments.

Services that may be deemed cosmetic such as teeth bleaching, bonding, porcelain veneers or whitening are not eligible for reimbursement.

Water fluoridation units and water piks are eligible as a medical expense if prescribed by a doctor.

Note: that these items must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

DIAPERS

Diapers (e.g., Depends TM) for a handicapped or disabled child or adult are reimbursable.

DIAGNOSTIC DEVICES/SERVICES

The cost of devices used in diagnosing and treating illness and disease are reimbursable.

Example. You have diabetes and use a blood sugar test kit to monitor your blood sugar level. You can include the cost of the blood sugar test kit in your medical expenses.

DIETARY SUPPLEMENTS

The costs of dietary supplements taken for general well-being are not reimbursable; however, the costs of supplements taken to alleviate a specific medical condition are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

DOCTORS' FEES

Fees paid to doctors are reimbursable. This includes, but is not limited to, fees paid to a (n):

- Anesthesiologist
- Chiropodist
- Chiropractor
- Christian Science Practitioner
- Dentist
- Dermatologist
- Gynecologist
- Neurologist
- Obstetrician
- Oculist
- Ophthalmologist
- Optician
- Orthodontist
- Orthopedist
- Osteopath
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Psychiatrist

Other

- Charges for transfer of medical records are eligible.
- Charges for use of facility for blood donations are eligible.
- Late fees, finance fees, etc., are **not** eligible.
- Missed appointments fees are **not** eligible.

DOULA

Expenses paid for a doula whose primary purpose is for delivery of the infant are reimbursable. Charges where the primary purpose is child care after delivery are not covered.

DRUGS

See Medication

DRUG ADDICTION

See Alcoholism, Drug and Substance Abuse.

ELECTROLYSIS OR HAIR REMOVAL

See Cosmetic surgery and procedures.

EMPLOYMENT TAXES

See Nursing Services.

EXERCISE EQUIPMENT

The cost of exercise equipment for general well-being is not reimbursable. If the equipment is prescribed by a physician as a part of physical therapy to treat specific medical conditions then the expense is eligible for reimbursement.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

FERTILITY ENHANCEMENT

The following expenses are considered reimbursable:

- Egg donor charges not covered by any medical plan
- Embryo replacement and storage
- Fertility exams, etc.
- In vitro fertilization
- Reverse vasectomy
- Sperm implants due to sterility
- Sperm washing
- Artificial insemination

The following expenses do not qualify:

- Medical expenses for a surrogate mother
- Sperm storage for possible future use

FUNERAL EXPENSES

Expenses for funerals are not eligible for reimbursement.

GUIDE DOG OR OTHER SERVICE ANIMAL

The costs of buying, training, and maintaining a guide dog or other service animal to assist a visually/hearing impaired person, or a person with other physical disabilities are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

HAIR TRANSPLANT

Surgical hair transplants **are not** reimbursable unless deemed medically necessary because of trauma, injury, disease, or genetic defect.

HEALTH CLUB DUES

Health club dues, YMCA® dues, or amounts paid for steam baths for general health or to relieve physical or mental discomfort are not reimbursable.

HEALTH INSTITUTE

You can include in medical expenses fees you pay for treatment at a health institute only if the treatment is prescribed by a physician.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

HEARING AIDS

The cost of a hearing aid and the batteries needed to operate the aid are reimbursable. A telephone or television adapter for the deaf, lip reading lessons and hearing exams reimbursable.

HERBAL MEDICATIONS

The costs of herbs taken for general well-being are not reimbursable. However, the costs of herbs taken to alleviate a specific medical condition are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

HOME MEDICAL TEST

Amounts paid for home medical test such as pregnancy test, ovulation test and kits, semen analysis kits, and drug tests are reimbursable.

HOSPITAL

Expenses incurred as a hospital in-patient or out-patient for laboratory, surgical and diagnostic services are reimbursable.

HOUSEHOLD HELP

The cost of household help, even if recommended by your doctor, is not reimbursable.

Certain expenses paid to an attendant providing nursing type service may be eligible. *See NURSING SERVICES.*

INSURANCE PREMIUMS

Insurance premiums you pay with after-tax dollars that cover medical care are reimbursable. Policies can provide payment for:

- Hospitalization, surgical fees, X-rays, etc.,
- Prescription drugs
- Dental care
- Replacement of lost or damaged contact lenses
- Membership in an association that gives cooperative or so-called “free-choice” medical service, or group hospitalization and clinical care
- Qualified long-term care insurance contracts (subject to additional limitations). See *Qualified Long-Term Care Insurance Contracts* under *Long-Term Care*, later.

If you have a policy that provides more than one kind of insurance payment, the premiums for the medical care part of the policy (if the charge for the medical part is reasonable) is reimbursable. The cost of the medical part must be separately stated in the insurance contract or given to you in a separate statement.

You cannot include premiums you pay for:

- Life insurance policies
- Policies providing payment for loss of earnings
- Policies for loss of life, limb, sight, etc.,
- Policies that pay You a guaranteed amount each week for a stated number of weeks if You are hospitalized for sickness or injury
- The part of Your car insurance premiums that provides medical insurance coverage for all persons injured in or by Your car because the part of the premium for You, Your spouse, and Your dependents is not stated separately from the part of the premium for medical care for others
- Health or long-term care insurance if you elected to pay these premiums with tax-free distributions from a retirement plan made directly to the insurance provider and these distributions would otherwise have been included in income.
- Taxes imposed by any governmental unit, such as Medicare taxes, are not insurance premiums.

Prepaid Insurance Premiums

Premiums you pay before you are age 65 for insurance for medical care for Yourself, Your spouse, or your dependents after you reach age 65 are reimbursable in the year paid if they are:

1. Payable in equal yearly installments, and
2. Payable for at least 10 years, or until you reach age 65 (but not for less than 5 years).

LABORATORY FEES

Laboratory fees that are part of medical care are reimbursable.

LEAD-BASED PAINT REMOVAL

The cost of removing lead-based paints from surfaces in your home to prevent a dependent that has or has had lead poisoning from eating the paint is reimbursable. These surfaces must be in poor repair (peeling or cracking) or within the dependent's reach. The cost of repairing the scraped area is not reimbursable. If, instead of removing the paint, you cover the area with wallboard or paneling, you would treat these items as (*see*) **CAPITAL EXPENSES**. The cost of painting the wallboard is not reimbursable. Paint removal or asbestos removal as a precaution and not because of a specific medical condition **does not** qualify.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

LEARNING DISABILITY

Tuition payments to a special school for a child, who has severe learning disabilities caused by mental or physical impairments, including nervous system disorders, are reimbursable. A doctor must recommend that the child attend the school. Also, tutoring fees paid on a doctor's recommendation for a child's tutoring by a teacher who is specially trained and qualified to work with children who have severe learning disabilities are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

LEGAL FEES

Legal fees paid to authorize treatment for mental illness are reimbursable; however, if parts of the legal fees include, for example, guardianship or estate management fees, are not reimbursable. Legal fees to get a divorce, even if recommended by a physician, do **not** qualify.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

LIFETIME CARE-ADVANCE PAYMENTS

The part of a life-care fee or “founder’s fee” you pay either monthly or as a lump sum under an agreement with a retirement home is reimbursable. The part of the payment you include is the amount properly allocable to medical care. The agreement must require that you pay a specific fee as a condition for the home’s promise to provide lifetime care that includes medical care. You can use a statement from the retirement home to prove the amount properly allocable to medical care. The statement must be based either on the home’s prior experience or on information from comparable home.

Dependents with disabilities

You can include in medical expenses advance payments to a private institution for lifetime care, treatment, and training of your physically or mentally impaired child upon your death or when you become unable to provide care. The payments must be a condition for the institution’s future acceptance of your child and must not be refundable.

Payments for future medical care

Generally, you cannot include in medical expenses current payments for medical care (including medical insurance) to be provided substantially beyond the end of the year. This rule does not apply in situations where the future care is purchased in connection with obtaining lifetime care of the type described earlier.

LODGING

The cost of meals and lodging at a hospital or similar institution, if the primary reason for being there is to receive medical care are reimbursable.

The cost of lodging (not provided in a hospital or similar institution) while away from home is reimbursable if:

- The lodging is primarily for and essential to medical care;
- The lodging is not lavish or extravagant under the circumstances;
- 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; and
- There is no significant element of personal pleasure, recreation or vacation in the travel away from home.

The amount you include in medical expenses may not 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: a parent traveling with a sick child is allowed up to \$100 per night as a medical expense for lodging. Meals are not reimbursable.

LONG-TERM CARE INSURANCE CONTRACTS

Qualified long-term care insurance contract is an insurance contract that provides only coverage of qualified long-term care services. Qualified long-term care insurance contract is reimbursable.

The contract must:

- Be guaranteed renewable
- Not provide for a cash surrender value or other money that can be paid, assigned, pledged, or borrowed,
- Provide that refunds, other than refunds on the death of the insured or complete surrender or cancellation of the contract, and dividends under the contract must be used only to reduce future premiums or increase future benefits, and
- Generally not pay or reimburse expenses incurred for services or items that would be reimbursed under Medicare, except where Medicare is a secondary payer, or the contract makes per diem or other periodic payments without regard to expenses.

The amount of qualified long-term care premiums you can include is limited. You can include the following as medical expenses on Schedule A (Form 1040).

1. Qualified long-term care monthly premium up to the amounts shown below:
 - Age 40 or under - \$290
 - Age 41 to 50 - \$550
 - Age 51 to 60 - \$1,110
 - Age 61 to 70 - \$2,950
 - Age 71 or over - \$3,680
2. Unreimbursed expenses for qualified long-term care services.

Note. The limit on premiums is for each person.

Also, you cannot include premiums for long-term care insurance if you elected to pay these premiums with tax-free distributions from a qualified retirement plan made directly to the insurance provider and these distributions would otherwise have been included in income.

LONG TERM CARE SERVICES

Long term care services are reimbursable. Medical expenses incurred while a resident receiving long-term care benefits are reimbursable. Long term care insurance premiums are reimbursable.

MASSAGE THERAPY AND EQUIPMENT

Fees paid for massages and equipment (i.e. massage chair) are not reimbursable unless to treat a physical defect or illness

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

MATERNITY CLOTHES

Expenses for maternity clothes are not reimbursable.

MATERNITY SUPPORT

Expenses paid for a maternity support band are reimbursable.

MATTRESS AND MATTRESS BOARDS

Mattresses and mattress boards for the treatment of a specific medical condition are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

MEALS

See Lodging. You can only include meals that are part of inpatient care.

MEDICAL ALERT PROGRAMS

Expenses incurred to enroll in a medical alert program are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

MEDICAL CONFERENCES

Amounts paid for admission and transportation to a medical conference if the medical conference concerns the chronic illness of yourself, your spouse, or you're dependent are reimbursable. The costs of the medical conference must be primarily for and necessary to the medical care of you, your spouse, or your dependent. The majority of the time spent at the conference must be spent attending sessions on medical information.

The cost of meals and lodging while attending the conference is not reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

MEDICAL EQUIPMENT MAINTENANCE

Air conditioners, central air, heaters, humidifiers, or air purifiers, which are home installations for the purpose of relieving an allergy or difficulty in breathing due to a medical condition, are Eligible Medical Expenses.

- The maintenance cost for operating the devices (e.g., electricity for air conditioner use) is also an Eligible Medical Expense.
- The maintenance cost for a home swimming pool for a person suffering from emphysema may be considered an Eligible Expense. An appraisal of the property value before and after installation is required with submission. Only the portion of the expense that exceeds the increase in property value is eligible as a medical expense.
- Furnace air filters are eligible.
- Warranties **are not** eligible.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

MEDICAL INFORMATION

Amounts paid to a plan that keeps medical information in a computer data bank and retrieves and furnishes the information upon request to an attending physician are reimbursable.

MEDICARE PART A

If you are covered under social security (or if you are a government employee who paid Medicare tax), you are enrolled in Medicare A. The payroll tax paid for Medicare A is not reimbursable. If you are not covered under social security (or were not a government employee who paid Medicare tax), you can voluntarily enroll in Medicare A. In this situation, premiums you paid for Medicare A as a medical expense are reimbursable.

MEDICARE PART B

Medicare B is a supplemental medical insurance. Premiums you pay for Medicare B are reimbursable. If you applied for it at age 65 or after you became disabled, the monthly premiums you paid are reimbursable. If you were over age 65 or disabled when you first enrolled check the information you received from the Social Security Administration to find out your premium.

MEDICARE PART D

Medicare D is a voluntary prescription drug insurance program for persons with Medicare A or B. Medicare part D premiums are reimbursable.

MEDICINES

Amounts paid for prescribed medicines and drugs are reimbursable. 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 Medications*

NURSING HOME

The cost of medical care in a nursing home, home for the aged or similar institution, for yourself, your spouse, or your dependents are reimbursable. This includes the cost of meals and lodging in the home if a principal reason for being there is to get medical care. Do not include the cost of meals and lodging if the reason for being in the home is personal. You can, however, include in medical expenses the part of the cost that is for medical or nursing 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 times 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 babysitting 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.

OPERATIONS

Amounts you pay for legal operations that are not for unnecessary cosmetic surgery is reimbursable.

OPTOMETRIST

See Vision Care

ORTHODONTIA

Orthodontia services are reimbursable. This type of service does not fit the normal 'fee for service' arrangements seen with other care, and reimbursement can be made once charges have been billed. This can be a onetime fee less any amount paid, or to be paid by your insurance plan, or as you are billed each month.

ORGAN DONOR

See Transplants

OSTEOPATH

Amounts you pay to an osteopath for medical care are reimbursable.

OVER-THE-COUNTER MEDICINES AND DRUGS

Starting January 1, 2011, eligible expenses that **will require a doctor's prescription** for reimbursement may include, but are not limited to acetaminophen, acne products, allergy products, antacid remedies, antibiotic creams/ointments, anti-fungal foot sprays/creams, aspirin, baby care products, cold remedies, (including shower vapor tabs), cough syrups and drops, medicated eye and ear drops, ibuprofen, laxatives, migraine remedies, motion sickness, nasal sprays, pain relievers, sleep aids, teething gels, and topical creams for itching, stinging, burning, pain relief, sore healing or insect bites.

Items that will continue to be **eligible without a doctor's prescription** after January 1, 2011 include, but are not limited to band aids, bandages and wraps, braces and supports, catheters, contact lens solutions and supplies, contraceptives and family planning items, denture adhesives, insulin and diabetic supplies, diagnostic tests and monitors, and first aid supplies, peroxide and rubbing alcohol.

OXYGEN

Amounts paid for oxygen or oxygen equipment to relieve breathing problems caused by a medical condition is reimbursable.

PARKING

See Transportation.

PERSONAL ITEMS

items ordinarily used for personal living and family purposes only if it is used primarily to prevent or alleviate a disease or disability and You would not have had the expense were it not for the medical condition are reimbursable.

- Diapers (e.g., Depends TM) are eligible if they are needed to relieve the effects of a particular disease.
- Hospital kits are eligible.
- Special Baby Formula: The **cost difference** between protein formulas, soybean formulas, and non milk formulas is eligible **if you have an Rx or a certification** from the baby's doctor noting that this particular formula is necessary for the child's well being.
- Wig for hair loss due to any disease is eligible
- Hospital telephones, TV, newspapers, etc., **are not** eligible.
- Sanitary napkins **are not** eligible.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

PLANE TICKETS

See Transportation.

PRIVATE HOSPITAL ROOM

The extra cost of a private hospital room is reimbursable.

PROSTHESIS

See Artificial limb.

PSYCHIATRIC CARE

Expenses for psychiatric care are reimbursable. These expenses include the cost of supporting a mentally ill dependent at a specially-equipped medical center where the dependent receives medical care.

PSYCHOANALYSIS

Expenses for psychoanalysis are reimbursable. *See COUNSELING*

PSYCHOLOGIST

Expenses for psychological care are reimbursable. *See COUNSELING*

RADON REMEDIATION

Expenses incurred to remove radon from the residence are reimbursable.

SAVINGS CLUB

Dues to join a club that offers discounts on health items is not reimbursable (i.e. a pharmacy savings club).

SCHOOLS, SPECIAL

Payments to a school for a mentally impaired or physically disabled person are reimbursable if the reason for using the school is its resources for relieving the disability. For example, the cost of a school that teaches Braille to the visually impaired, lip reading to the hearing impaired, or gives remedial language training to correct a condition caused by a birth defect is reimbursable.

- The cost of meals, lodging, and education supplied by a school or institution is eligible as a medical expense only if the reason for the patient being on-site is the resources the school has for relieving the mental or physical disability.
- The cost of sending a problem dependent to a school for benefits the dependent may get from the course of study and disciplinary methods **is not** an Eligible Expense.
- The cost of a boarding school while recuperating from an illness **is not** an Eligible Expense.
- The cost to prepare a dependent to live alone or become self-sufficient in the future would be eligible.

SHIPPING CHARGES

Shipping charges incurred when paying for an eligible expense are reimbursable.

SMOKING CESSATION PROGRAM

Smoking is considered an addiction therefore the cost of a program or prescription medication to stop smoking is reimbursable; however non-prescription medicines **are not** reimbursable. Most stop-smoking patches and gum are non-prescription and therefore **are not** reimbursable.

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 reimbursable; 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.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

SPEECH/VOICE THERAPY

Speech/Voice therapy expenses are reimbursable if rendered for developmental delay or is restorative or rehabilitatory in nature.

SPORTS ORTHOTICS

Expenses paid for sports orthotics are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

STERILIZATION

The cost of legal sterilization is reimbursable. Vasectomy or tubal ligations are eligible.

SUBSTANCE ABUSE

See Alcoholism and drug abuse.

TELEPHONE

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

TELEVISION

The cost of equipment that displays the audio part of TV programs as subtitles for the hearing-impaired is reimbursable. This may include an adapter that attaches to a regular TV or the cost of a specially-equipped TV in excess of the cost of the same model regular TV set.

THERAPY

Therapy you receive as medical or mental treatment is reimbursable.

- Massage for a specific disorder is reimbursable.
- **Patterning Exercises:** Payments made to an individual for giving patterning exercises to a mentally handicapped dependent are reimbursable. These exercises consist of physical manipulation of the dependent's arms and legs to imitate crawling and other normal movements.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

TRANSPLANTS

Expenses you pay for medical care you receive because you are a donor or a possible donor of a kidney or other organ, this includes transportation are reimbursable. You can include any expenses you pay for the medical care of a donor in connection with the donating of an organ. This includes donor transportation.

TRANSPORTATION

Amounts paid for transportation primarily for and essential to medical care is reimbursable. Proof of medical care is required. An individual may be reimbursed \$.16 per mile (or the maximum amount allowed by the IRS) or actual car expenses when traveling in his/her own vehicle to obtain medical care. Mileage documentation is required. The cost of tolls and parking can be added to this amount. This includes:

- Actual use expenses, such as gas and oil (instead of \$.16 per mile). Do not include expenses for general repair, maintenance, depreciation, and insurance.
- Bus, taxi, train, plane fare, or ambulance service.
- Cost of transportation for parents if accompanying a child who needs medical care.
- Parking fees and tolls (**receipts required**).
- Trips to pharmacy to pick up prescriptions and/or medical supplies.
- Transportation expenses for regular visits to see a mentally ill dependent, if these visits are recommended as part of treatment.
- 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 are unable to travel alone.
- Transportation to Alcoholics Anonymous meetings.
- Transportation expenses to attend special conferences in order to obtain information for the treatment of a specific medical condition. Lodging and meals do not qualify.

This does not include:

- Transportation expenses to and from work, even if the condition requires an unusual means of transportation.
- Transportation of disabled to and from work.
- Transportation expenses if, for non-medical reasons only, you choose to travel to another city, such as a resort area, for an operation or other medical care prescribed by a doctor.
- Transportation expenses incurred primarily or substantially for personal reasons.

TRIPS

Amounts you pay for transportation to another city if the trip is primarily for and essential to, receiving medical services are reimbursable. You may be able to include up to \$50 per night for lodging. You cannot include in medical expenses a trip or vacation taken merely for a change in environment, improvement of morale, or general improvement of health, even if the trip is made on the advice of a doctor; However, *see MEDICAL CONFERENCES*.

TUITION FEES

Tuition charges for a medically dysfunctional dependent are reimbursable. Tuition fees paid to a private school as a personal preference over public schooling for general education **are not** reimbursable. *See LEARNING DISABILITY and SCHOOLS, SPECIAL*.

VACCINES

Expenses for vaccines are reimbursable.

VAPOR UNITS AND REFILLS

Expenses paid for the purchase of vapor units such as plug-in units or their refill cartridges are 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 or eyeglasses replacement insurance are not reimbursable.

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
- Vision shaping.
- Lasik

VITAMINS

Daily multivitamins taken for general well-being are not reimbursable. Vitamins taken as treatment for a specific medical condition diagnosed by a physician are reimbursable.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

WALKER AND ACCESSORIES

Expenses paid for a walker to aid mobility and their accessories such as baskets for carrying items are reimbursable.

WEIGHT LOSS PROGRAMS, TREATMENT AND PRESCRIPTIONS

Amounts you pay to lose weight if it is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease) are reimbursable. This includes fees you pay for membership in a weight reduction group as well as fees for attendance at periodic meetings.

You cannot include membership dues in a gym, health club, or spa as medical expenses, but you can include separate fees charged there for weight loss activities. You cannot include the cost of diet food or beverages in medical expenses because the diet food and beverages substitute for what is normally consumed to satisfy nutritional needs. You can include the cost of special food in medical expenses only if:

1. The food does not satisfy normal nutritional needs,
2. The food alleviates or treats an illness, and
3. The need for the food is substantiated by a physician

The amount you can include in medical expenses is limited to the amount by which the cost of the special food exceeds the cost of a normal diet.

Note: Expenses must be accompanied by a doctor's certification indicating the specific medical disorder, the specific treatment needed, and how this treatment will alleviate the medical condition

WHEELCHAIR

Amounts paid for a manual or motorized wheelchair used mainly for the relief of sickness or disability is reimbursable. The cost of operating and maintaining the wheelchair is also reimbursable.

X-RAY FEES

Amounts paid for X-rays taken for medical reasons are reimbursable.

INELIGIBLE RECEIPTS

In addition, the following are not acceptable receipts:

- Bankcard statements.
- Credit/debit card terminal receipts
- Charges submitted that are illegible.
- Estimates of expenses. (A statement is required showing date of service and type of medical expense.)