

## Qualified Medical Care Expenses

A Qualified Medical Care Expense is incurred at the time the medical care or service is furnished, and not when you are formally billed for, charged for, or pay for the medical care. In addition, expenses payable from your HRA Account must be substantiated. Expenses for your Eligible Dependents can be reimbursed from your HRA Account as well.

The following expenses are eligible for reimbursement in accordance with the rules and procedures in this HRA Plan. However, this is not intended to be an all-inclusive list. Other expenses not listed here may be reimbursable.

- Acupuncture
- Alcoholism (the treatment of)
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Bandages
- Birth Control Pills
- Braille Books and Magazines
- Breast Reconstruction Surgery
- Chiropractor
- Christian Science Practitioner
- Contact Lenses
- Crutches
- Dental Treatment
- Dental X-rays
- Dentures
- Diagnostic Devices
- Drug Addiction (the treatment of)
- Eyeglasses
- Eye Surgery
- Fertility Enhancement
- Guide Dog
- Gum Treatment
- Gynecologist
- Hearing Aids and Batteries
- Hospital Bills
- Hydrotherapy
- Insulin Treatments
- Insurance Premiums for COBRA or Medicare plans offered through the Local 49 Health & Welfare Fund
- Lab Tests
- Lead Paint Removal
- Lodging (away from home for outpatient care)
- Metabolism Tests
- Neurologist Services
- Nursing Services
- Obstetrician Services
- Operating Room Costs
- Ophthalmologist Services
- Optician Services

- Optometrist Services
- Oral Surgery
- Organ Transplants (including donor's expenses)
- Orthopedic Shoes
- Orthopedist Services
- Osteopath Services
- Over-the-Counter Medications (if prescribed by a Health Care Provider, doctor or surgeon)
- Oxygen and Oxygen Equipment
- Pediatrician Services
- Health Care Provider Services
- Physiotherapist Services
- Podiatrist Services
- Postnatal Treatments
- Practical Nurse Medical Services
- Pregnancy Test Kit
- Prenatal Care
- Prescription Medicines
- Prosthesis
- Psychiatrist Services
- Psychoanalyst Services
- Psychologist Services
- Psychotherapy
- Qualified Long-Term Care Insurance Premiums (up to certain limits)
- Registered Nurse Services
- Self-payment contributions to the Plan
- Special School Costs for the Handicapped
- Splints
- Sterilization
- Stop Smoking Programs
- Surgeon Services
- Telephone or TV Equipment to Assist the Hard-of-Hearing
- Therapy Equipment
- Transportation Expenses (relative to health care)
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Weight-Loss Program
- Wig
- Wheelchair
- X-rays

## **Non-Reimbursable Expenses**

Qualified Medical Care Expenses can only be reimbursed when they have not already been reimbursed by another insurance plan, or any other accident plan or health plan, including a Health Flexible Spending Account (FSA). If a portion of a Qualified Medical Care Expense has been reimbursed elsewhere (e.g., because the health insurance plan imposes copayment or deductible limitations), you can be reimbursed for the remaining portion of such an expense (e.g., the deductible or copay) through your HRA Account if the expense otherwise meets the requirements of a Qualified Medical Care Expense.

"Qualified Medical Care Expenses" will not include the following expenses (not an exhaustive list):

- Athletic, Fitness, or Health Club Membership
- Automobile Insurance Premium (allocable to medical coverage)
- Boarding School Fees
- Bottled Water
- Commuting Expenses of a Disabled Person
- Cosmetic Surgery and Procedures
- Cosmetics, Hygiene Products, and Similar Items
- Diaper Service
- Domestic Help
- Funeral, Cremation, or Burial Expenses
- Health Programs offered by Resort Hotels, Health Clubs, and Gyms
- Illegal Operations and Treatments
- Illegally Procured Drugs
- Massage Therapy (unless prescribed)
- Maternity Clothes
- Premiums for health insurance for individual or group policies other than the Welfare Plan
- Scientology Counseling
- Social Activities
- Special Foods or Beverages
- Specially Designed Car for the Handicapped (other than an autoette or special equipment)
- Swimming Pool
- Travel (for general health improvement)
- Tuition and Travel Expenses (for a problem child to a particular school)
- Voluntary Abortion Expenses
- Weight Loss Programs (for general health)
- Any Item not considered "Medical Care" under IRC Section 213