

KNOW YOUR EMPLOYEE BENEFITS

Benefit and insurance issues important to you - brought to you by the insurance specialists at: Davevic Benefit Consultants.



Flexible Spending Account Eligible Expenses

New 2011 rules change reimbursable expenses

Your Davevic Administrative Services Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The expenses must be primarily to alleviate a physical or mental defect or illness, and be adequately substantiated by a medical practitioner. The products and services listed below are examples of medical expenses eligible for payment under your Davevic Administrative Services FSA, to the extent that such services are not covered by your medical and dental insurance plan.

Unfortunately, we cannot provide definitive list of "qualified medical expenses." A determination of whether an expense is for "medical care" is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness.

Under a rule that went into effect January 1, 2011, claims for over-the-counter medicine or drug expenses (other than insulin) cannot be reimbursed without a prescription. This new rule does not apply to items for medical care that are not medicines or drugs.

- Abortion
- Acupuncture
- Adoption (pre-adoption medical expenses)
- Air conditioner/purifier (if to treat medical condition)
- Alcoholism treatment
- Alternative medicine (if to treat specific medical condition)
- Ambulance
- Antibiotics
- Arthritis gloves
- Artificial limbs & teeth
- Asthma treatments
- Automobile modifications (if for physically handicapped person)
- Bandages/Gauze
- Birth control pills
- Birthing classes
- Blood pressure monitoring devices
- Blood sugar test kit and test strips
- Blood storage (temporary storage for when collection is part of diagnosis, treatment or prevention of existing or imminent medical condition)
- Body scan
- Braille books/magazines
- Breast pumps and lactation supplies
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Capital expenses
- Chelation therapy
- Christian Science practitioner fees
- Contraceptives
- Condoms
- Chiropractor
- Circumcision
- Co-insurance amounts and deductibles
- Compression hose
- Contact lenses – also materials and equipment

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BENEFITS

- Copayments
 - Counseling (except marriage)
 - Crutches
 - Deductibles
 - Dental treatment (except teeth whitening)
 - Dentures and denture adhesives
 - Diabetic supplies
 - Diagnostic items/services
 - Disabled dependent care expenses
 - Doula (only if providing medical care for mother/child)
 - Drug addiction treatment
 - Drug overdose, treatment of
 - Ear plugs (for medical purposes)
 - Eczema treatments
 - Egg donor fees
 - Egg/Embryo storage fees (only for immediate conception)
 - Exercise equipment/programs (only if required by physician)
 - Eye exams
 - Eyeglasses, prescription
 - Fertility/Infertility treatments
 - First aid kits
 - Flu shots
 - Gambling disorder
 - Genetic testing (only to diagnose medical condition)
 - Glucose monitoring equipment
 - Guide dog/other animal aid
 - Health institute fees (only if prescribed by a physician)
 - Hearing aids
 - Home improvements to accommodate a disability
 - Hormone replacement therapy (HRT)
 - Hospital services
 - Hot/cold packs
 - Hypnosis
 - Inclinator
 - Incontinence supplies
 - Insulin
 - IVF (in vitro fertilization)
 - Laboratory fees
 - Lactation consultant
 - Language training (for dyslexia or disabled)
 - Laser eye surgery/Lasik
 - Lead-based paint removal
 - Legal fees involving medical care
 - Lodging at a hospital or similar institution
 - Lodging not at a hospital or similar institution (up to \$50/night; only if involving medical care)
 - Lodging of a companion (if accompanying a patient for medical reasons)
 - Massage therapy (only if recommended by a physician to treat a specific trauma or injury)
 - Mastectomy-related undergarments
 - Meals at a hospital
 - Medical alert bracelet or necklace
 - Medical conference admission, transportation, meals, etc. (if related to chronic condition)
 - suffered by you, spouse or dependent)
 - Medical information plan charges
 - Medical monitoring and testing devices
 - Medical records charges
 - Norplant insertion or removal
 - Nursing services provided by a nurse or attendant
 - Nutritionist's professional expenses (if treatment relates to specifically diagnosed medical condition)
 - Obstetrical expenses
 - Occlusal guard to prevent teeth grinding
 - Optometrist
 - Organ donors/transplants
 - Orthodontia
 - Osteopath fees
 - Over-the-counter drugs (eligible only with a prescription)
 - Ovulation monitor
 - Oxygen
 - Personal trainer fees (if for medical condition)
 - Physical exams
 - Physical therapy
 - Pregnancy test kits
 - Prescription drugs
 - Preventive care screenings
 - Probiotics (only for treatment of specific medical condition)
 - Prostheses
 - Psychiatric care
 - Psychoanalysis
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BENEFITS

- Psychologist
- Radial keratotomy
- Reading glasses, prescription
- Rehydration solution
- Rubbing alcohol
- Screening tests
- Shipping/handling fees for medical item
- Sinus medications
- Sleep deprivation treatment
- Smoking cessation programs and medications
- Special education
- Special home costs for mentally handicapped
- Special medical equipment installed in a home
- Special TV/telephone equipment for hearing impaired
- Speech therapy
- Sperm storage (only for immediate conception)
- Spermicidal foam
- Stem cell harvesting and/or storage of (only if there is a specific and imminent medical condition the cells are intended to treat)
- Sterilization procedures
- Student health fee (not including the cost of belonging to the program)
- Sunglasses, prescription
- Support braces
- Surgery/Operations
- Taxes on medical services and products
- Therapy
- Thermometers
- Transportation expenses for person to receive medical care
- Trips related to medical service
- Tuition for special needs program
- Ultrasound (prenatal – only to determine health or development; not for snapshots)
- Umbilical cord freezing/storage (only if there is a specific medical condition it is intended to treat)
- Usual and customary charges, excess
- Vaccines/Immunizations
- Vasectomy/Vasectomy reversal
- Varicose veins treatment (only if medically necessary)
- Veterinary fees (for the care of seeing- or hearing-impaired assistance animals)
- Walkers
- Wheelchair
- Wig
- X-ray fees

Plans that do not allow reimbursement of all eligible medical expenses as defined by the IRS and Department of Treasury must customize this brochure prior to use.