

**MICHIANA AREA ELECTRICAL WORKERS' HEALTH & WELFARE FUND
SUPPLEMENTAL BENEFIT ACCOUNT (SBA)**

Eligible and Non-Eligible Health Care Expenses

The following list identifies some of the common medical, dental and health related expenses that the **Internal Revenue Service** considers to be deductible expenses. These expenses are eligible for reimbursement through your Health Savings Account (HSA, MSA, FSA or HRA) provided that you have not been reimbursed for them through any other benefits plan. **You must be eligible on the date of purchase.**

Eligible Health Care Expenses (*Reimbursement for Co-Payments)

Abortion, Legal	Laboratory Fees
Acupuncture	Lead based paint removal – to prevent lead poisoning
Alcoholism & Drug Addiction Treatments	Legal Fees – to allow treatment for mental illness
Ambulance Services	Lip Reading Lessons
Annual Physical Examination	Lodging for medical care
Artificial Limbs & Teeth	Long Term Care
Bandages	Meals
Body Scan	Medical Information Plan
Birth Control Pills	Medicare B & D
Braces	Nurses Expenses & Board
Braille books & magazines	Nursing Care
Breast Pump & Supplies	Prepaid Insurance Premiums
Capital Expenses – Special equipment installed in home or improvements made, if main purpose is medical care	Skilled Nursing Home – (if for medical reasons)
Car – special medical equipment within	Operations & related treatments
Contact Lenses – including saline solution & enzyme cleaner	Orthopedic Shoes
Crutches	Over the Counter Drugs – if prescribed by a physician
Dental Treatment	Oxygen Equipment
Diagnostic Services	Prescribed drugs & medicine
Diathermy	Radial Keratotomy (under eye surgery)
Disabled Dependent Care Expenses	Rental of Medical Equipment
Electrolysis or Hair Removal (medically necessary)	Sanitarium
Eye Examination	Smoking Cessation Programs
Eyeglasses	Special Schooling for Physically or Mentally Handicapped
Eye Surgery	Sterilization
Fees for Health Club (prescribed by physician)	Telephone – for the deaf
Fees for Doctors & Hospitals **	Television Equipment – for the deaf
Fertility Enhancement	Therapy – for medical treatment
Guide Dog & its upkeep	Travel Costs – to obtain medical care & prescriptions (must be submitted via paper claim)
Hair Transplant (medically necessary)	Vasectomy
Health Institute – prescribed by a physician	Vitamins – that require a prescription for purchase
Health Spa - in home	Weight Loss Program – physician approved
Hearing Aids & batteries	Wheel Chair
Hospital Services	Whirlpool Baths
HMO Health Maintenance Organization – co-payments	Wigs – to cover baldness due to medical reasons
Insulin	X-Rays
Insurance Premiums	
Iron Lung	

**	Anesthesiologist	Obstetrician
	Chiropractor	Ophthalmologist
	Christian Science Practitioner	Optometrist
	Clinic Charges	Osteopath, licensed
	Dentist	Physical Therapist
	Dermatologist	Podiatrist
	General Practitioner	Practical Nurse
	Gynecologist	Psychiatrist
	Internist	Psychoanalyst (medical care only)
	Midwife	Psychologist (medical care only)
	Neurologist	Sex Therapist
		Surgeon

Over-the-Counter Drugs

OTC drugs include many drugs that used to be prescription drugs, such as Claritin and Advil, as well as items like cold or cough medicine, pain relievers, allergy medications, and antacids. OTC items that are merely beneficial to the general health of an individual, such as vitamins, toiletries, (such as toothpaste, mouthwash, etc.), dietary and nutritional supplements, and cosmetics (such as face cream) are not allowable. You may find additional information regarding coverage of OTC at the IRS website located at: www.IRS.gov/newsroom.

As with all other expenses, you will need to save you receipts for these items, the written prescription from your physician for an over the counter drug and send them in when you submit your claim reimbursement form. The Fund requires proper substantiation for each item purchased to show that they are being used to alleviate or treat personal injuries or sickness for you and your dependents(s).

Eligible Over the Counter Reimbursable Medical Expenses – Are only eligible for reimbursement if given a written prescription by a physician

Allergy Relief, such as oral medications, nasal sprays, and patches
Analgesics, such as fever and pain reducers like Aspirin, Tylenol & Ibuprofen
Antacids and Heartburn Relief, such as Alka-Seltzer, Mylanta, & Milk of Magnesia
Antibiotic Ointments
Anti-itch & Hydrocortisone creams
Arthritis pain relieving creams
Athletes Foot Treatment, such as nail & foot anti-fungal creams
Blood Pressure monitor & related equipment
Cholesterol test equipment
Cold medicines, such as tablets, syrups, drops & lozenges
Diabetes, such as glucose monitor & related equipment
Eye Care, such as contacts, saline solution, & lubricating eye drops
Eye Patches
Feminine Care relating to treatment of vaginal infections
First Aid, such as heat wraps, compresses, bandages, tape gauze dressing, & pain relieving creams
Incontinence Products, such as Depends & Serenity pads
Joint Support Bandages & Hosiery, such as knee supports, elbow supports
Laxatives
Motion Sickness, such as Dramamine, patches, & bracelets
Shampoo Treatment relating to treatment of psoriasis, lice
Smoking Cessation Relief, such as patches, gum
Stomach & Digestive Relief, such as Pepto-Bismol, Imodium, Colace, & Lactaid
Tooth & Mouth Pain Relief, such as Orajel, Anbesol
Urinary Pain Relief
Vaporizers & Humidifiers
Wart Removal Medication

Non-Eligible Over-the-Counter Medical Expenses

Any over the counter medicine without a written prescription from the treating physician
Vitamins (for the general health of an individual)
Toiletries, such as toothpaste, mouthwash, etc.
Dietary and Nutritional Supplements
Cosmetics, such as face cream, etc.

Examples of Non-Eligible Health Care Expenses

Babysitting, Childcare for a normal, healthy baby	Household Help (even if prescribed by a doctor)
Controlled Substances – i.e. marijuana	Illegal Operations & Treatments
Cosmetic Services/Procedures (unless necessary to restore normal functioning)	Insurance Premiums
Dancing or Swimming Lessons (even if they are recommended by a doctor)	Maternity Clothes
Diaper Service	Medicines & Drugs from other countries
Electrolysis, Hair Removal, Hair Transplant	Non-prescription Drugs & Medicines
Flexible Spending Account (FSA, MSA, HAS, WRA)	Nutritional Supplements
Funeral Expenses	Personal Use Items
Future Medical Care	Teeth Whitening
Health Club Dues (not related to a particular medical condition)	Veterinary Fees
Health Coverage Tax Credit	Weight Loss Program