

MidAmerica Administrative & Retirement Solutions, Inc.
 Partial Listing of 213(d) Eligible Medical Expenses

The following is a partial listing of IRS Section 213(d) eligible reimbursable expenses.

A Health Reimbursement Account participant may request a reimbursement by properly completing, signing, and returning a Claim Form along with proof of their claim. Qualified expenses/premiums are outlined in Internal Revenue Code Section 213(d).

Insurance premiums paid by an employer or through a pre-tax section 125 cafeteria plan are not eligible for reimbursement. If you are a current participant in a Section 125 Health Care Flexible Spending Account (FSA) you must exhaust the FSA benefits before you may file an eligible HRA claim.

COMMON QUALIFIED CLAIMS

Premiums:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Health Maintenance Organization (HMOs)
- Long Term Care Insurance* (Tax Qualified)
- Medicare Part B
- Medicare Supplement
- *subject to annual maximum limitations*

Most Common Expenses:

- Over the Counter Drugs*
- Office Visit Co-pays
- Physician Service Co-pays
- Prescription Co-pays
- Insurance Plan Deductibles
- Insurance Plan Co-Insurance
- *Pursuant to PPACA Section 9003, effective January 1, 2011, over-the-counter drugs will no longer be considered eligible expenses without a doctor's prescription.*

Other Services & Fees such as:

- | | |
|----------------------|-----------------|
| Anesthetist | Laboratory |
| Chiropractor | Osteopath |
| Christian Science | Physician |
| Dentist | Physiotherapist |
| Exam, physical | Psychiatrist |
| Eye Exam | Psychoanalyst |
| Fertility treatments | Psychologist |
| Gynecologist | Sex Therapist |
| Healing Services | Specialists |
| Hospital | Surgeons |

Military Retiree Coverage (TRICARE

- formerly known as CHAMPUS):**
- Co-pays, deductibles, office visits, vision and miscellaneous
 - EXTRA Premiums
 - Medicare Part B Premiums
 - PRIME (HMO) Premiums
 - PRIME Supplement Premiums
 - Retiree Dental Premiums
 - Standard Premiums

Other Miscellaneous Expenses such as:

- Adoption (medical expenses incurred before adoption is finalized)
- Air conditioning and air filters used for alleviating illness
- Alcoholism and drug treatment center costs
- Ambulance hire
- Artificial limbs and teeth
- Automobile modifications (hand controls, special equipment, mechanical lifts)
- Birth control pills
- Braille books & magazines
- Childbirth classes (birth preparation classes, not child rearing classes)
- Contact lenses
- Dental treatments
- Eye exam (plus glasses, contact lenses, solutions and enzyme cleaners)
- Fertility treatments
- Food & beverages for specific diseases
- Genetic testing (to determine possible defects)
- Hearing aids & batteries
- Immunizations
- Infertility treatment
- Laser eye surgery
- Lead-based paint removal
- Lead-based paint removal

Miscellaneous Expenses continued:

- Learning disability (special school or specially trained educator for learning disabled children recommended by doctor)
- Lifetime care at medical facility
- Lodging (for medical care or treatment, subject to \$50/day per person)
- Medical supplies and equipment
- Norplant insertion or removal
- Obstetrical expense
- Operations
- Optometrist
- Oral Surgery
- Organ transplants
- Orthodontia
- Physical Therapy
- Prescription medicines
- Private hospital room
- Retirement home fees, costs allocable to medical care
- Seeing-eye dog
- Speech training for a child with dyslexia or other learning disability
- Sterilization
- Stop smoking programs
- Student health fees
- Support for corrective devices
- Telephone for deaf
- Therapy treatments
- Transportation expense relative to illness (subject to IRS limits)
- Vaccines
- Vasectomy
- Viagra
- Vitamins (subject to doctor's verification)
- Weight loss program (to treat an existing disease)
- Wheelchair
- X-rays

For specific questions about your claim(s), call MidAmerica Administrative & Retirement Solutions, Inc. at 1-800-430-7999 or e-mail at: info@midamerica.biz.