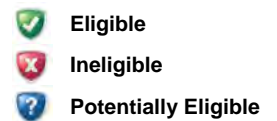


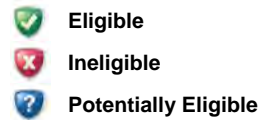














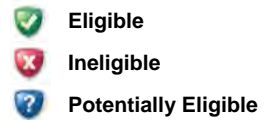
If you enroll in a High Deductible Medical Plan with a Health Savings Account (HSA), you're limited in what expenses are reimbursable from your Health Care Spending Account. Until you have met the appropriate annual deductible under your medical plan, you may only submit dental and vision expenses to your Limited Use Health Care Spending Account (LUFSA). Once you've provided an EOB from your medical plan showing you've met your annual deductible, medical and prescription expenses may be reimbursed from your Health Care Flexible Spending Account as of the date you satisfied your medical deductible.














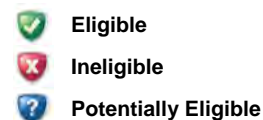
Expense	Covered?	More Details
Abortion		
Acne products — Products specifically marketed for and used to treat acne		
Acne products — Products used for general hygiene such as facial wash, cleansers, toners, and medicated makeup		
Acupuncture — Treatment for a medical condition		
Advance payments — Nonrefundable advance payments to a private institution for lifetime care, treatment, and training of a physically or mentally impaired dependent after the death or disability of a legal guardian		
Alcohol or drug addiction — Payments to a treatment center for alcohol or drug addiction, including meals and lodging		
Allergy prevention products — Products purchased or used to alleviate allergies, such as a pillow, mattress, or vacuum		
Allergy testing and shots		



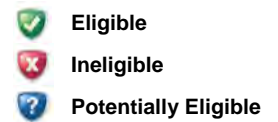
Expense	Covered?	More Details
Ambulance service		
Arch support – Supportive foot products prescribed by a doctor to treat a medical condition		
Artificial limbs		
Automobile insurance premiums		
Automobile modifications – Modifications include special hand controls and other equipment installed in an automobile for a person with a disability		
Birth control pills – Prescribed birth control		
Birth control products – Over-the-counter items such as gels and foams		
Birth control products – Over-the-counter items such as home pregnancy tests, condoms, and ovulation monitors		
Birth control products – Prescribed devices such as diaphragms, IUDs, and Norplant		
Blood donation – Costs associated with blood donation, including self-administered blood donations, storage fees, and processing fees		
Blood pressure monitors – Costs include electronic monitors and replacement blood pressure cuffs		
Body scans		



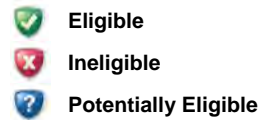
Expense	Covered?	More Details
Bottled water		
Braille books and magazines – Costs are limited to those that exceed regular printed editions		You must provide a receipt or advertisement with the price of the regular printed version of the book or magazine and a receipt of the Braille material.
Breast augmentation – Elective procedures that do not promote proper functioning of the body or prevent or treat an illness or disease. Examples include implants and injections		
Breast feeding classes		
Breast pumps – Pump prescribed by a doctor for a medical reason		
Chelation therapy – Therapy used to treat a medical condition, such as lead poisoning		
Childbirth classes – Classes necessary to reduce pain during labor and delivery (Lamaze, for example)		
Chiropractor – Treatment for a medical condition		
Christian Science practitioner – Expenses paid to a practitioner for medical care		
COBRA premiums – Premiums paid on an after tax basis for continuation of group medical, dental, or vision coverage		
Contact lenses – Including cases and enzyme cleaners		














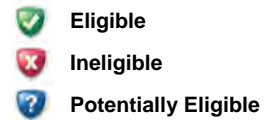
Expense	Covered?	More Details
Cosmetic services and products – Surgery that isn't medically necessary. Examples include liposuction, hair transplants, electrolysis, laser treatments, and face-lifts		
Cosmetic services and products – Those necessary to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease (post-mastectomy reconstructive surgery, for example)		
Counseling – Marriage or family counseling		
Crutches		
Dental coinsurance – Amounts not covered by your or your spouse's dental plans		
Dental copayments		
Dental deductibles – Deductibles under your or your spouse's dental plans		
Dental expenses – Examples include fees for X rays, fillings, braces, extractions, crowns, and orthodontia		
Dental implants – Fees for insertion of artificial tooth, bone grafting, and follow-up care		
Dental reasonable/customary – Amounts not paid by a dental plan that exceed reasonable and customary limits		
Dentures – Costs include dental fees, cleaning products, and adhesives		













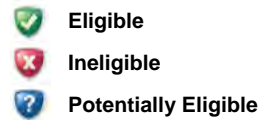
Expense	Covered?	More Details
Diabetic supplies – Examples include insulin, needles, and testing strips		
Diaper service – Cost for an agency that delivers and picks up cloth diapers		
Diapers (adult) --Diapers necessary as a result of a medical condition		
Diapers (child)		
Dietician services – Fees paid to a dietician when referred by a doctor for treatment of a medical condition		
Disability construction costs – Examples include constructing entrance or exit ramps, adding handrails, or modifying stairways at a personal residence for disability of an employee or dependent		
Disability equipment – Equipment installed in the home or car for use by a disabled employee or dependent		
DNA testing – DNA testing for paternal responsibility		
Ear wax removal materials – Kits and ear drops prescribed by a doctor for a medical condition		
Earplugs – Plugs prescribed by a doctor for a medical condition		
Erectile dysfunction – Nonprescription medication, herbal remedies, and nutritional supplements		
Erectile dysfunction – Prescription medication to treat a medical condition		














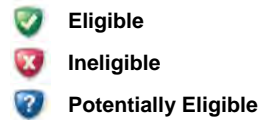
Expense	Covered?	More Details
Exercise equipment – Equipment prescribed by a doctor for the treatment of a medical condition		
Exercise equipment – Equipment used for general health purposes or prevention of an undiagnosed disease		
Eye examinations		
Eye surgery – Surgery to correct defective vision		
Eyeglass tinting and coating		
Eyeglasses – Costs include prescription glasses and nonprescription reading glasses		
Flu shots		
Fluoride treatment – Costs include installation and monthly rental charges of a home fluoride water unit, when recommended by a dentist		Products for general health or cosmetic purposes (such as mouthwash and toothpaste) aren't eligible.
Food (prescribed) – Foods prescribed by a doctor to treat a medical condition. Examples are specialty baby formula and lactose-free foods. Costs are limited to those that exceed common versions of the product		
Funeral and burial expenses		
Future payments – Down payments or payments for services that have not been rendered or products not received		



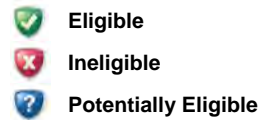
Expense	Covered?	More Details
Hair regrowth treatment — Prescription and nonprescription medication used for cosmetic purposes. Examples include products to treat male pattern baldness and the effects of aging		
Hair regrowth treatment — Prescription and nonprescription medication used to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease		
Health care supplies — Examples include band aids, gauze, elastic wraps and bandages, braces, and supports		
Health club or YMCA dues — Individual membership and personal trainer fees when prescribed by a doctor to treat a specific medical condition		
Health club or YMCA dues — Membership and personal trainer fees for general health or to relieve mental or physical stress not related to a specific medical condition		
Hearing aids		
Hearing coinsurance — Amounts not covered by your or your spouse's hearing plans		
Hearing copayments		
Hearing deductible — Deductibles under your or your spouse's hearing plans		
Hearing expenses — Costs include examinations and hearing aid batteries		
Hearing reasonable/customary — Amounts not paid by a hearing plan that exceed reasonable and customary limits		














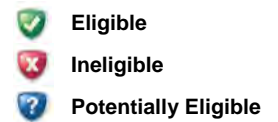
Expense	Covered?	More Details
Hearing-impaired phone tools — Telephone equipment that allows a hearing-impaired person to communicate over a regular telephone		
Hearing-impaired TV equipment — Equipment that displays the audio part of television programs as subtitles for a hearing-impaired person		
Herbal remedies — Remedies prescribed by a doctor for a medical condition		
Hospital care — Inpatient care, including the cost of a private room		
Household help — Expenses for help with physical housework, even if recommended by a doctor, due to an inability of the employee, dependent, or retiree		
Humidifiers — Cost of portable units prescribed by a doctor for treatment of a medical condition		
Hypnosis — Hypnosis prescribed by a doctor for medical reasons		
Illegal medical treatment — Including surgery		
Immunizations		
Infertility — Treatments for infertility, including artificial insemination, in-vivo or in-vitro fertilization, embryo placement, egg and sperm storage, and ovulation monitors		
Laboratory and X ray fees		



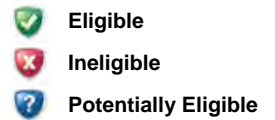
Expense	Covered?	More Details
Laetrile — Anti-cancer drug		
Language training — Training for a child with dyslexia or other learning disabilities. Fees for regular schooling aren't eligible		
LASIK surgery		
Lead-based paint removal — Costs for residences with children who have or had lead poisoning		
Legal fees — Fees paid to authorize treatment for mental illness, excluding guardianship or estate management fees		
Lens replacement insurance — Insurance to replace eyeglass or contact lenses		
Life insurance premiums — Premiums paid for the following policies: life insurance, repayment for loss of earnings, and accidental loss of life, limbs, or sight		
Lodging — Cost of lodging not provided in a hospital or similar institution while away from home if primarily for and essential to medical care (limited to \$50 per person per night)		
Long-term care facility fees — Fees for room and board at a long-term care facility		
Massage therapy — Therapy prescribed by a doctor to treat an injury or trauma		
Massage therapy — Therapy to relieve stress or general health purposes		
Mastectomy-related products — Examples include breast prosthesis and specialty bras		












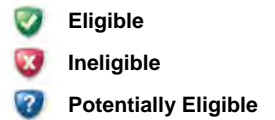
Expense	Covered?	More Details
Maternity care – Service and supplies from doctors, midwives, clinics, hospitals, and laboratories		
Maternity clothes		
Mattresses – Mattresses prescribed by a doctor to treat a medical condition		
Medic alert identifications – Bracelet or necklace prescribed by a doctor in connection with treating a medical condition		
Medical alert programs – Expenses include installation of equipment and monthly monitoring fees		
Medical coinsurance – Amounts not covered by your or your spouse's medical plans		
Medical conference – Admission and transportation costs		
Medical contract fees – Fees paid for exclusive provider care (examples include concierge services, boutique fees, and retainer fees)		
Medical copayments		
Medical deductibles – Deductibles under your or your spouse's medical plans		
Medical equipment – Costs to buy or rent durable equipment prescribed by a medical practitioner to alleviate or treat a medical condition. Examples include medical beds, nebulizers, and sleep therapy devices		



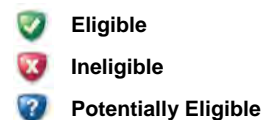
Expense	Covered?	More Details
<p>Medical expenses — Medical Expenses such as copays or coinsurance for doctor visits and prescriptions incurred after you have met your applicable deductible. Expenses incurred before you meet your annual medical deductible are not eligible for reimbursement.</p>		You must provide an EOB from your medical insurance plan showing the date the annual deductible has been met.
<p>Medical information — Amounts paid to a medical information plan for storage and retrieval of medical information</p>		
<p>Medical reasonable/customary — Amounts not paid by a medical plan that exceed reasonable and customary limits</p>		
<p>Medical services — Services provided by doctors, surgeons, specialists, or other medical practitioners</p>		
<p>Medical supplies — Over-the-counter items such as bandages, thermometers, and heating pads</p>		
<p>Medicare Part B Premiums</p>		
<p>Medicare Part D Premiums</p>		
<p>Mental health — Includes psychoanalysis or amounts paid to a psychiatrist, psychologist, hospital, clinic, or mental health facility for medical care</p>		
<p>Mentally handicapped home — Costs of keeping a mentally handicapped person in a special home, as recommended by a psychiatrist, to help the person adjust from life in a mental hospital to community living</p>		
<p>Nursing or retirement home fee — Fees for custodial services. Examples include room and board</p>		













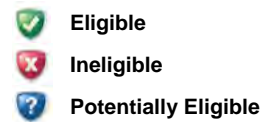
Expense	Covered?	More Details
Nursing or retirement home fee – Fees for medical services. Examples include fees for doctors, therapists, and other medical practitioners		
Nursing services for newborns – Services by a nurse or attendant to care for a normal and healthy newborn at a hospital or at home		
Nursing services – Wages and other amounts paid for nursing services to a patient at home or in a facility, such as a nursing home or rehabilitation center		
Nutritional supplements – Supplements prescribed by a doctor to treat a diagnosed medical condition		
Nutritional supplements – Supplements taken for general health purposes. Examples include protein supplements, energy bars, and sports drinks		
Occupational therapy – Therapy received as medical treatment		
Organ donor – Surgical, hospital, laboratory, and transportation expenses for an organ donor, if you paid the donor's expenses		
Orthodontic fees – Orthodontic fees paid in a lump sum and in monthly installments		
Orthopedic shoes and inserts – Shoes and inserts prescribed by a doctor for a medical condition. Costs are limited to those that exceed the cost of regular footwear		
Over-the-counter medicine – Medications taken for general health purposes		













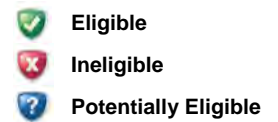
Expense	Covered?	More Details
Over-the-counter medicine – Medications taken to relieve pain, colds, and medical conditions		
Oxygen or oxygen equipment – Costs for rental or purchased equipment to relieve breathing problems caused by a medical condition		
Pain relievers		
Personal-use items – Includes toiletries and cosmetics		
Personal-use items – Personal-use item used to prevent or ease a physical or mental defect or illness. Costs are limited to those that exceed common versions of the product		
Physical examinations – Routine physical examinations and related charges		
Physical therapy – Therapy prescribed by a doctor as treatment for a medical condition		
Premiums for medical insurance – Premiums paid on an after-tax basis for any type of medical, dental, or vision insurance coverage, including premiums for private insurance not provided by an employer		
Prenatal vitamins – Vitamins prescribed by a doctor for use during pregnancy		
Prescription drugs – Exceptions may apply to drugs prescribed for cosmetic or general health purposes		













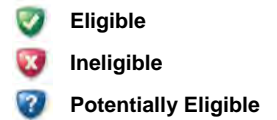
Expense	Covered?	More Details
Prosthetics		
Psychiatric care – Medical costs for psychiatric care		
Psychiatric expenses – Includes psychoanalysis or amounts paid to a psychologist for medical care		
Reading glasses – Nonprescription reading glasses		
Sales taxes – Sales and service taxes on eligible medical care or products		
Saline solution – Including solutions for eyes, ears, and nose		
School (alternative) – Costs of sending a problem child to an alternative school for benefits the child may receive from the course of study and disciplinary methods. Examples include court-ordered programs		
School payments for disabled – Expenses paid to an alternative school for a child with a severe learning disability if the main reason is using the school's resources to relieve the disability		
Service animals – Costs of obtaining and training a guide dog or other animal to provide assistance to a person with a disability		You must provide a statement of medical necessity from a licensed health care professional documenting the disability.
Shipping – Charges to ship an eligible medical product		The shipping charges must be related to an eligible product. You may be required to provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Shipping related to products for general health purposes aren't eligible.



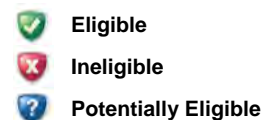
Expense	Covered?	More Details
Social activities – Activities such as dancing or swimming lessons, even if recommended by a doctor for general health improvement		
Speech therapy – Speech therapy costs when prescribed as treatment for a specific medical condition (such as autism, dyslexia, developmental delays, and rehabilitation)		
Sterilization – Costs of sterilization (vasectomy or tubal ligation) and reversal of sterilization operations		
Stop-smoking program – Over the counter products used to stop smoking		
Stop-smoking program – Prescription drugs and medical services to stop smoking		
Sunglasses – Non prescription sunglasses prescribed by an eye doctor for light sensitivity		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Products for general health purposes aren't eligible.
Support hose – Hose prescribed by a doctor for a medical condition		
Taxes – Social Security and Medicare taxes paid for a nurse, attendant, or other person who provides medical care		
Teeth whitening or bonding – Costs include bleaching, special whitening toothpaste, and bonding of teeth. These expenses are always considered cosmetic and aren't eligible		
Toothbrush – Any type of toothbrush, even if recommended by a dentist or orthodontist		






Expense	Covered?	More Details
Transgender services – Examples include hormone therapy, counseling, and surgery		
Transportation expenses – Costs to receive medical care, including airfare, parking, tolls, taxis, rental cars, buses, gas for your car, or mileage		
Tutoring – Tutoring fees, recommended by a doctor, for a child who has severe learning disabilities caused by a mental or physical impairment, including nervous system disorders		
Umbilical cord storage – Costs to collect, freeze, and store umbilical cord blood only when a medical condition is present		
Uniforms		
UVR treatments – Ultraviolet radiation treatments recommended by a doctor for a medical condition, such as chronic psoriasis		
Vacation or travel – Time off or travel for general health purposes		
Vaccinations – Amounts paid for vaccinations or immunizations against disease		
Varicose vein surgery – Expenses associated with the removal of varicose veins, when prescribed by a doctor for treatment of a medical condition		
Veneers – Fees for veneers, when covered by an insurance plan or recommended by a dentist as the only course of treatment		You must provide a statement from a dentist indicating that the veneers are not for cosmetic or general health purposes and are the only suitable course of treatment.



Expense	Covered?	More Details
Vision coinsurance — Amounts not covered by your or your spouse's vision plans		
Vision copayments		
Vision deductibles — Deductibles under your or your spouse's vision plans		
Vision expenses — Costs not covered by a vision plan		
Vision reasonable/customary — Amounts not paid by a vision plan that exceed reasonable and customary limits		
Vitamins — If prescribed by a doctor to treat a diagnosed medical condition; not eligible if simply taken for general health purposes		
Vitamins — Taken for general health purposes		
Walking aids — Examples include canes, walkers, and crutches		
Warranties — Warranties purchased for health-related equipment		
Weight loss — Program for general health		
Weight loss — Program prescribed by a doctor to treat a diagnosed medical condition		
Wheelchair		



Expense	Covered?	More Details
Wigs — Wigs purchased with a doctor's recommendation for the mental health of a patient who has lost all of his or her hair from disease		
Work transportation expenses — Transportation costs to and from work, even though a physical condition may require special means of transportation		
Work-related medical expenses — Costs for an accident or illness not covered by workers' compensation or another medical plan		

The above list represents expenses that are frequently submitted for reimbursement under a Limited Use Health Care Spending Accounts (LU FSA) and are generally eligible under a limited use health care flexible spending account (FSA). This list is not intended to be exhaustive and is intended only to be used as a general guide to help with understanding. Medical expenses, including costs related to prescription medications, are not eligible under a limited use limited use health care flexible spending account until after you have met your deductible. Determination of whether an expense or OTC medicine/drug is eligible, ineligible, or requires a prescription will depend on the item. Consequently, expenses contained in this generally eligible list may be denied if the supporting claims documentation is insufficient or shows that the expense was incurred for services not considered medically necessary, such as cosmetic procedures. Reimbursement will be made in accordance with the plan rules as described in the Summary Plan Description. If the case of a conflict between your plan documents and any information on this website, the plan documents will govern.

** As part of the new 2011 Health Care Reform legislation, the requirements for reimbursement of OTC medicines and drugs have changed. For expenses incurred on or after January 1, 2011, in addition to the required detailed receipt, all OTC medicines and drugs must be prescribed (on a prescription pad or form) for a known medical condition by an authorized healthcare provider dated on or before the date you incurred the expense to be eligible for reimbursement from an FSA account. Prescriptions for OTC medicines and drugs must meet the same requirements as any prescription medicine or drug for the state in which the expense is incurred.