Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	OPQRS	тичжүг
Expense	Covered?	More Detail
Acne products - Products specifically marketed for and used to treat acne	✓	
Acupuncture - Treatment for a medical condition	✓	Expenses for general health purposes aren't eligible.
Advance payments - Nonrefundable advance payments to a private institution for lifetime care, treatment, and training of a		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).
physically or mentally impaired dependent after the death or disability of a legal guardian		*You can find the statement of medical necessity form under Forms & Documents on the website.
Alcohol or drug addiction treatment - Payments to a treatment center for alcohol or drug addiction, including meals and lodging	•	
Allergy testing and shots	✓	
Alopecia treatment - Prescription or nonprescription drugs used to treat male pattern baldness due to normal aging	×	
Ambulance service - Examples include fees for ambulance service, medical helicopters, and facility transfers	•	
Automobile modifications - Modifications include special hand controls and other equipment installed in an automobile for a		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).
person with a disability		*You can find the statement of medical necessity form under Forms & Documents on the website.
Before-tax premiums - Premiums paid on a before-tax basis for any type of insurance coverage, including premiums for medical, dental, or vision insurance provided by an employer	×	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	OPQRS	тиνwхүz
Expense	Covered?	More Detail
Birth control products - Examples include over-the-counter items, such as home pregnancy tests, condoms, and ovulation monitors	✓	
Blood donation - Examples include costs associated with blood donation, including self-administered blood donations, storage fees, and processing fees	•	
Blood pressure monitors - Examples include electronic monitors and replacement blood pressure cuffs	✓	
Body scans - Examples include CAT, MRI, and PET scans	✓	
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 commonly available version of the product.
Breast augmentation - Elective procedures that don't 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 and supplies that directly help lactation	✓	
Chelation therapy - Therapy used to treat a medical condition, such as lead poisoning	✓	
Childbirth classes (educational) - Examples include expenses related to breast feeding, bottle feeding, CPR, growth and development, newborn care, and parenting techniques	×	

Health Reimbursement Arrangement (HRA) Eligible Expenses

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail
Childbirth classes (pain management) - Classes necessary to reduce pain during labor and delivery. Examples include breathing exercises, Lamaze, relaxation techniques, and pain management	✓	
Chiropractor - Treatment for a medical condition	✓	
COBRA premiums - Premiums for continuation of group medical, dental, or vision coverage	•	
Contact lenses - Examples include cases and cleaners	✓	
Cosmetic services and products - Surgery that isn't medically necessary. Examples include breast augmentation, liposuction, hair transplants, electrolysis, laser treatments, and face-lifts	×	
Counseling - Marriage or family counseling	×	
Crutches	✓	
Dental coinsurance	✓	
Dental copayments	✓	
Dental deductibles	✓	
Dental expenses - Examples include fees for X-rays, fillings, braces, extractions, crowns, and orthodontia	✓	
Dental implants - Fees for insertion of an artificial tooth, bone grafting, and follow-up care	✓	
Dental reasonable/customary - Amounts not paid by a dental plan that exceed reasonable and customary limits	•	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	OPQRS	ΤυνωχγΖ
Expense	Covered?	More Detail
Dentures - Examples include dental fees, cleaning products, and adhesives	•	
Diabetic supplies - Examples include over-the-counter 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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Disability construction costs - Examples include constructing entrance or exit ramps, adding handrails, or modifying stairways at a personal residence for your own disability or the disability of your eligible dependent.		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Disability equipment - Equipment installed in the home or car to accommodate for your own disability or the disability of your eligible dependent.		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
DNA and genetic testing – Tests used to identify chromosome structure.		Cost of DNA testing allocable to health services only is eligible. Cost of DNA testing allocable to ancestry, or other non-medical services is not eligible including paternal responsibility.
Ear wax removal materials - Kits and ear drops prescribed by a doctor for a medical condition	✓	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	OPQRS	T U V W X Y Z
Expense	Covered?	More Detail
Erectile dysfunction (nonprescription) - Nonprescription medication, herbal remedies, and nutritional supplements	✓	
Erectile dysfunction (prescription) - Prescription medication to treat a medical condition	✓	
Exercise equipment - Equipment prescribed by a doctor for the treatment of a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.
		*You can find the statement of medical necessity form under Forms & Documents on the website.
Eye examinations - For the treatment of illness or disease	✓	
Eye surgery - Surgery to correct defective vision	✓	
Eyeglass warranties - Costs for warranties and replacement insurance	×	
Eyeglasses - Examples include prescription glasses, nonprescription glasses, frames, lenses, tinting, coatings, repair kits, and cases	✓	
Flu shots	\checkmark	
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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). You must provide a receipt or advertisement with the price of the commonly available version of the product.
product		*You can find the statement of medical necessity form under Forms & Documents on the website.
Funeral and burial expenses	×	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	OPQRS	тичжхуг
Expense	Covered?	More Detail
Future payments - Down payments or payments for services that haven't been rendered or products not received		
Group share premiums - Premiums paid to a health care or medical cost sharing group, such as charitable organizations	×	
Gynecological care - Examples include cancer screenings, examinations, pap smears, pregnancy testing, and well woman visits	•	
Hair regrowth treatment - Prescription and over-the-counter medication used to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease		You must provide a prescription from a licensed health care professional. Expenses for general health purposes aren't eligible.
Health care supplies - Examples include bandages, gauze, elastic wraps, 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		The intent of this expense is for a licensed medical provider or trainer to provide supervised care at a gym. Family memberships must be itemized to represent the portion for the individual requiring the membership or personal trainer. Fees for annual contracts may be submitted after all services have been received. You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Hearing aids - Examples include hearing aid batteries, remote controls, repairs, and replacement parts	✓	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	NOPQRS	T U V W X Y Z
Expense	Covered?	More Detail
Hearing coinsurance	✓	
Hearing copayments	✓	
Hearing deductible	✓	
Hearing expenses - Costs include examinations and hearing tests	✓	
Hearing reasonable/customary - Amounts not paid by a hearing plan that exceed reasonable and customary limits	•	
Herbal remedies - Remedies prescribed by a doctor for a medical condition		You must provide a prescription from a licensed health care professional. Expenses for general health purposes aren't eligible.
Hospice care	\checkmark	
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	×	
Human guide - Cost of a human guide to assist a physically, mentally-, visually-, or hearing-impaired person		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).
visually-, or nearing-impaired person		*You can find the statement of medical necessity form under Forms & Documents on the website.
Humidifiers - Cost of portable units prescribed by a doctor for treatment of a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.
		*You can find the statement of medical necessity form under Forms & Documents on the website.
Hypnosis - Hypnosis prescribed by a doctor for medical reasons	~	
Illegal medical treatment - Examples include surgery and illegal drugs	×	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	IOPQRS	тичwхүг		
Expense	Covered?	More Detail		
Immunizations	\checkmark			
Income Related Monthly Adjustment Amounts (IRMAA) - Additional amounts you pay for Medicare Part B and Medicare Part D premiums due to higher annual earnings	•			
Infertility - Treatments for infertility. Examples include artificial insemination, in-vivo or in-vitro fertilization, embryo placement, egg and sperm storage, and ovulation monitors	✓			
International insurance - Premiums paid on an after-tax basis for any type of coverage while visiting or living abroad	✓			
Laboratory and X-ray fees	\checkmark			
Laetrile - Anti-cancer drug	×			
LASIK surgery - Examples include LASIK procedures, PRK, and radial keratotomy surgery	•			
Late enrollment penalties - For Medicare Part B or Medicare Part D	✓			
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	•			

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail		
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		The \$50 limit is only applicable to the patient and caregiver (\$100 maximum per night).		
		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).		
night)		*You can find the statement of medical necessity form under Forms & Documents on the website.		
Long-term care facility fees - Fees for room and board at a long-term care facility	×			
Long-term care premiums - Premiums paid on a policy for future long-term care needs.	✓			
Massage therapy - Therapy prescribed by a doctor to treat an injury or trauma		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.		
		*You can find the statement of medical necessity form under Forms & Documents on the website.		
Mastectomy-related products - Examples include breast prosthesis and specialty bras	✓			
Maternity care - Fees paid to a hospital, midwife, or physician for delivery services	✓			
Maternity clothes	×			
Mattresses - Mattresses prescribed by a doctor to treat a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.		

Alight Smart-Choice Accounts Health Reimbursement Arrangement (HRA) Eligible Expenses Eligible X Ineligible Potentially Eligible A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Covered? **More Detail** Expense Medic alert identifications - Bracelet or necklace prescribed by a doctor in connection with treating a medical condition You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the Medical alert programs - Examples length of treatment (if applicable). Expenses for general include installation of equipment and health purposes aren't eligible. monthly monitoring fees *You can find the statement of medical necessity form under Forms & Documents on the website. Medical coinsurance V Medical conference - Costs to attend a conference or educational class related to a specific medical condition. Examples include admission and transportation costs Medical contract fees - Fees paid for exclusive provider care. Examples Х include concierge services, boutique fees, and retainer fees Medical copayments \checkmark Medical deductibles 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 **Medical information - Amounts paid** to a medical information plan for storage and retrieval of medical information Medical reasonable/customary -Amounts not paid by a medical plan that exceed reasonable and customary limits

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLMN	IOPQRS	тичжхуг
Expense	Covered?	More Detail
Medical services - Services provided by doctors, surgeons, specialists, or other medical practitioners	✓	
Medical supplies - Over-the-counter items such as bandages, thermometers, and heating pads	•	
Medicare Part B premiums	✓	
Medicare Part D premiums	✓	
Menstrual Care Products	\checkmark	Expenses associated with menstruation
Mental health - Examples include psychoanalysis or amounts paid to a psychiatrist, psychologist, hospital, clinic, or mental health facility for medical care	•	
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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Non-health care premiums - Premiums paid for any type of non- health care insurance policies such as accidental loss of life, auto, dependent, life, home owners, or repayment for loss of earnings	×	roms & Documents on the website.
Nursing or retirement home fee - Fees for medical services. Examples include fees for doctors, therapists, and other medical practitioners	✓	
Nursing or retirement home fee - Fees for nonmedical services, such as room and board	×	
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	•	

Health Reimbursement Arrangement (HRA) Eligible Expenses

ABCDEFGHIJKLM	NOPQRS	тичжхүг
Expense	Covered?	More Detail
Nursing services for newborns - Services by a nurse or attendant to care for a normal and healthy newborn at a hospital or at home	×	
Nutritional supplements - Supplements prescribed by a doctor to treat a diagnosed medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.
Occupational therapy - Therapy received as medical treatment	✓	
Oral hygiene products - Includes floss, mouthwash, oral rinses, toothbrushes, and toothpaste	×	
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 - Shoes prescribed by a doctor for a medical condition. Costs are limited to those that exceed the cost of regular footwear		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). You must provide a receipt or advertisement with the price of the commonly available version of the product. *You can find the statement of medical necessity form under Forms & Documents on the website.
Orthotics - orthotics or insoles to treat an injured or weakened body part. Examples include over-the- counter inserts, insoles, arch supports, or custom made orthotics	✓	
Over-the-counter contraceptive medicine - Includes foams, gels, and spermicides	✓	

Health Reimbursement Arrangement (HRA) Eligible Expenses

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z			
Expense	Covered?	More Detail	
Over-the-counter medicine - Medications taken to treat an injury, illness, or disease. Examples include antacids, sinus and allergy treatment, cough and cold medication, fever reducers, laxatives, lice treatment, nasal sprays, and pain relievers	✓		
Oxygen or oxygen equipment - Costs for rental or purchased equipment to relieve breathing problems caused by a medical condition	~		
Penalty fees - Examples include late payment fees and missed appointment fees	×		
Personal-use items - Products used for daily living, hygiene, or personal grooming. Examples include brushes, combs, cosmetics, deodorant, hair styling products, shampoos, soaps, toiletries, and tweezers	×		
Physical examinations - Routine physical examinations and related charges	•		
Physical therapy - Therapy prescribed by a doctor as treatment for a medical condition	✓		
Pregnancy termination	\checkmark		
Premiums for dental insurance - Premiums paid on an after-tax basis for any type of dental insurance coverage, including premiums for private insurance not provided by an employer	✓	You must provide proof that the premium is after-tax when a payroll or retirement statement is used to document the medical premium expense. Handwritten or verbal confirmation won't be accepted.	
Premiums for medical insurance - Premiums paid on an after-tax basis for any type of medical insurance coverage, including premiums for private insurance not provided by an employer	✓	You must provide proof that the premium is after-tax when a payroll or retirement statement is used to document the medical premium expense. Handwritten or verbal confirmation won't be accepted.	

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail
Premiums for prescription drug insurance - Premiums paid on an after-tax basis for any type of prescription drug coverage, including Medicare Part D and premiums for private insurance not provided by an employer	✓	You must provide proof that the premium is after-tax when a payroll or retirement statement is used to document the prescription premium expense. Handwritten or verbal confirmation won't be accepted.
Premiums for vision insurance - Premiums paid on an after-tax basis for any type of vision insurance coverage, including premiums for private insurance not provided by an employer	✓	You must provide proof that the premium is after-tax when a payroll or retirement statement is used to document the medical premium expense. Handwritten or verbal confirmation won't be accepted.
Prenatal vitamins - Vitamins prescribed by a doctor for use during pregnancy	•	
Prescription birth control - Examples include prescribed birth control drugs and devices, such as diaphragms, IUDs, morning-after contraception, and Norplant	•	
Prescription drugs - Exceptions may apply to drugs prescribed for cosmetic or general health purposes	✓	Prescriptions prescribed by a licensed medical professional and used to treat a medical condition while traveling outside of the United States (U.S.) are eligible. Prescriptions purchased outside of the U.S. and shipped into the United States for use aren't eligible, even if prescribed by a licensed medical professional in the U.S.
Preventive Care - Examples include annual physicals, blood work, diagnostics, prenatal care, screenings, and tests	•	
Prosthetics - Includes artificial limbs and eyes	✓	
Psychiatric care - Medical costs for psychiatric care. Examples include group therapy, mental health counseling, psychoanalysis, psychotherapy, psychological evaluations, and psychological sessions	✓	

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail
Reconstructive surgery - Surgery 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)		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Sales taxes - Sales and service taxes on eligible services or products	✓	
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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
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 describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Shipping - Charges to ship an eligible product	✓	
Social activities - Activities, such as dancing or swimming lessons, even if recommended by a doctor for general health improvement	×	
Speech therapy - Therapy costs when prescribed as treatment for a specific medical condition (such as autism, dyslexia, developmental delays, and rehabilitation)	•	

Health Reimbursement Arrangement (HRA) Eligible Expenses

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z		
Expense	Covered?	More Detail
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 - Nonprescription 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 service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.
Sunscreen - Sunscreen and sunblock with an SPF of 15 and higher are eligible	✓	
Support hose - Hose prescribed by a doctor for a medical condition. Examples include ante-embolism socks and compression socks	for a medical condition.	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.
		*You can find the statement of medical necessity form under Forms & Documents on the website.
Taxes - Social Security and Medicare taxes paid for a nurse, attendant, or other person who provides medical care	•	
Teeth whitening or bonding - Examples include bleaching, special whitening toothpaste, and bonding of teeth	×	

Health Reimbursement Arrangement (HRA) Eligible Expenses

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail
Transgender services - Examples include hormone therapy, counseling, and surgery		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Transportation expenses - Costs to receive medical care. Examples include airfare, parking, tolls, taxis, rental cars, buses, gas for your car, or mileage		You must provide a statement of medical necessity from a doctor documenting the medical condition for any expense over \$100 if no diagnosis has been submitted previously. Transportation expenses solely related to obtaining a prescription or purchasing over-the-counter items aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.
TRICARE premiums	✓	
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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
Ultrasounds	✓	
Ultrasounds (3D and 4D)	×	
Umbilical cord storage - Costs to collect, freeze, and store umbilical cord blood only when a medical condition is present		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under
		Forms & Documents on the website.
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	✓	

Health Reimbursement Arrangement (HRA) Eligible Expenses

✓ Eligible X Ineligible ☐ Potentially Eligible

Expense	Covered?	More Detail
Varicose vein surgery - Expenses associated with the removal of varicose veins, when prescribed by a doctor for treatment of a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). *You can find the statement of medical necessity form under Forms & Documents on the website.
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 of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.
Vision coinsurance	✓	
Vision copayments	✓	
Vision deductibles	✓	
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		You must provide a prescription from a licensed health care professional. Expenses for general health purposes aren't eligible.
Walking aids - Examples include canes, crutches, and walkers	✓	
Warranties - Costs for services that could potentially be rendered in the future, but haven't yet. Examples include maintenance plans, replacement plans, and warranties	×	

✓ Eligible X Ineligible □ Potentially Eligible

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Expense	Covered?	More Detail
Weight loss - Program prescribed by a doctor to treat a diagnosed medical condition. Examples include medical costs and program fees for support groups and non-medically supervised programs such as Weight Watchers, NutriSystem, and Medifast		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible. *You can find the statement of medical necessity form under Forms & Documents on the website.
Weight loss foods - Costs for food related to weight loss. Examples include foods specifically marketed for weight loss, diet foods, replacement meals and shakes, and prepackaged meals	×	
Weight loss surgery - Examples include gastric bypass surgery, lap band surgery, and other surgical procedures used to treat obesity	•	
Wheelchair	\checkmark	
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		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.
		*You can find the statement of medical necessity form under Forms & Documents on the website.
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	✓	

IMPORTANT: This expense list provides general expense items/categories that are eligible for reimbursement under the plan. To view a more detailed list of eligible expenses, please visit https://sig-is.org/