



Employee Benefit Concepts, Inc.

Not just insurance, but total assurance

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Qualified expenses –Health Care/FSA Medical

Medical Care Deductibles, Co-pays and other payments to healthcare providers qualify unless they are reimbursed by insurance

Doctors Fees & Co-Pays

- Deductibles and co-pays
- Emergency room co-pays
- Out patient surgery co-pays
- Inpatient admission co-pays
- Office visits
- Prescription co-pays
- Routine check ups
- Routine physicals and other
- non-diagnostic services or treatments (body scans)
- Psychologist and psychiatrist fees
- Obstetrics and fertility
- Chiropractor and podiatrist fees
- Orthodontist and dentist fees
- Periodontist and endodontist fees
- Physician and Osteopath fees
- Acupuncture Fees -Eye exams
- Christian Science practitioner's fees
- Radiology
- Surgical fees
- Lab fees
- Diagnostic fees
- X-Rays and MRI
- Reconstructive surgery in connection with birth defects, disease or accident

Dental Services & Supplies:

- Dental co-pays
- Office visits and routine check-ups
- Deductibles and co-pays
- Dental cleanings and x-rays
- Sealants and fillings
- Dentures, crowns, and bridges
- Braces, spacers and retainers
- Wisdom teeth, implants and oral surgery
- Lab and diagnostic fees
- Orthodontist
- Periodontist
- Endodontist
- Oral surgeon

Vision Services & Supplies

- Vision co-pays
- Office visits and routine eye exams
- Prescribed sunglasses and eyeglasses
- Contact lenses
- Corrective eye surgery
- LASIK surgery
- Cataract surgery
- Optometrist fees
- Physician and Ophthalmologist fees
- Surgical fees and x-rays
- Contact lens solution

Health Related Expenses & Equipment

Health improvement programs that qualify unless they are reimbursed by insurance:

- Physical and speech therapy
- Weight-loss programs for specific disease (doctors letter required)
- Quit smoking programs
- Ambulance expenses
- Alcoholism and drug treatment
- Special schooling for a disabled child
- Travel (mileage) to doctors or healthcare facilities
- Hearing devices and batteries
- Wigs for hair loss caused by disease
- Body scans
- Gastric bypass surgery

Generally, these items require a doctor's prescription to qualify. Health related expenses and equipment that qualify unless they are reimbursed by insurance:

- Oxygen
- Prostheses
- Special school for disabled child
- Artificial limbs and braces
- Arches and orthopedic shoes
- Crutches and canes
- Wheelchairs, walkers and shower chairs

Over-the-counter items that DO qualify:

- Contact lens solutions
- Denture bond
- First-aid bandages

Diabetes

- Blood sugar monitors
- Diabetic Lancets
- Diabetic Supplies
- Diabetic Test Strips
- Glucose meters
- Glucose tablets
- Syringes & Needles

Over-the-counter items qualify only with a written doctors prescription. Any other over-the-counter items are not eligible.

Health Care Expenses that DO NOT qualify

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect or accident
- Dental bleaching
- Marriage counseling
- Weight loss programs for general health or appearance
- Over-the-counter items, drugs, or medications that are not medically necessary or are not prescribed by your physician or health practitioner.

Limitation on qualified expense

Your plan may restrict the reimbursement of one or more of these items. Check with your plan administrator. The total amount of all qualified expenses paid may not exceed the maximum allowed under the plan. Please review your Summary Plan Description or see your plan administrator for more information