

Qualifying Expenses

Dependent Care Expenses

Expenses necessary for you to be gainfully employed:

- Expenses paid to a dependent care provider (includes day care)
- Expenses paid for care of a dependent under age 13
- Expenses paid for care of any dependent who is physically or mentally incapable of caring for himself

Health Care Expenses

Under the Health Care Reimbursement Plan, you will be reimbursed only for those types of medical expenses normally deductible on your federal income tax return (without regard to the 7.5% of adjusted gross income limitation). Only expenses **not** reimbursed by insurance can be claimed. See the reverse side of this form for a listing of qualified expenses.

Qualifying health care expenses include only those expenses incurred for:

- Yourself
- Your spouse
- All dependents you list on your federal tax return
- Any person that you could have listed as a dependent on your return if that person had not received gross income equal to or in excess of the exemption amount or had not filed a joint return.

IRS Publication 502, Medical and Dental Expenses, has a checklist of medical expenses that can be deducted and therefore reimbursed under this plan, and those that cannot. *Over-the-counter (OTC) drugs (e.g. aspirin, allergy and cold medications) purchased for medical purposes are an allowable expense under a Flex-125 Cafeteria Plan (although not deductible on your federal tax return).*

Eligible Over-The-Counter (OTC) Medicines and Drugs

(UPDATED 12/03)

Some Over-The-Counter Medicines and Drugs are eligible to be reimbursed under a Section 125, Flex, Cafeteria Plan's Health Reimbursement Account.

OTC Medicines and Drugs must be purchased for medical purposes only for you, your spouse and/or dependents. Claims must be accompanied by a receipt or invoice with the name of the OTC item, medicine or drug as well as the date of purchase. As with other eligible expenses, purchase and use of the items must be incurred within the current Plan Year.

Eligible Items:

- Allergy medications
- Antibiotics
- Anti-diarrhea medications
- Anti-fungal medications
- Antihistamines
- Aspirin and other pain medications
- Asthma medications
- Bandages, gauze pads, rubbing alcohol, liquid adhesives
- Bug bite medications
- Carpel tunnel wrist supports
- Cold/hot packs for injuries
- Corn/callus removers
- Cough drops
- Decongestants
- Eye products (including non-prescription reading glasses)
- First aid creams (diaper, fever blister, cold sores, poison ivy, sunburn)
- Heartburn medicines
- Hemorrhoid treatments
- Laxatives
- Menstrual cycle products for pain and cramp relief
- Motion sickness treatments
- Muscle or joint pain treatments or medicines
- Nasal sprays
- Nasal strips
- Nicotine gum or patches for smoking cessation purposes
- Sinus medications
- Thermometers/accu strips
- Throat lozenges
- Topical creams for pain relief
- Wart removers

Some items, such as vitamins, botanicals/herbs, feminine hygiene products, hormones, minerals and sunscreens would require a medical doctor's "letter of medical necessity" to be eligible for reimbursement.

Other items and medicines (drugs) may be eligible or become eligible. This is a new opportunity; we will update this list as more information becomes available.

Some items, such as cosmetics, toiletries and items used primarily for your general health and well-being are not a permitted expense.