

MidAmerica Administrative & Retirement Solutions, Inc.
Premium Only Listing of Eligible Expenses

The following is a partial listing of eligible reimbursable expenses. As a highly compensated employee pursuant to IRC Section 105(h), you are only eligible for Premium Only medical expense reimbursements.

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 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

1. Premiums paid by the former employee to a subsequent employer's group health plan;
2. Premiums on an individual health insurance policy purchased by the former employee;
3. Premiums on a Medicare supplemental health insurance policy purchased by the former employee;
4. Reimbursement for Medicare Part B premiums paid by the former employee;
5. Once Medicare Part D is implemented, Medicare Part D premiums paid by the former employee;
6. Additional contributions the former employee's spouse pays to enroll the former employee as a dependent in the spouse's employer's group health plan (as long as these additional premiums were not paid by the spouse with pre-tax payroll deductions);
7. Premiums for separate dental, vision or prescription drug insurance policies; and
8. Premiums paid by the former employee for long-term care coverage. Long-term care premium reimbursements are subject to the following IRS limitations for the year 2008:
 - Age 40 or under - \$310
 - Age 41 to 50 - \$580
 - Age 51 to 60 - \$1,150
 - Age 61 to 70 - \$3,080
 - Age 71 or over - \$3,850

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.