

**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 2010. Any premium amounts for the year above these limits are not considered to be an eligible medical expense.

Attained age before the close of  
the taxable year

Maximum deduction for 2010

40 or less	\$330
More than 40 but not more than 50	\$620
More than 50 but not more than 60	\$1,230
More than 60 but not more than 70	\$3,290
More than 70	\$4,110

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](mailto:info@midamerica.biz).