

MidAmerica Administrative & Retirement Solutions, Inc.
Partial Listing of 213(d) Eligible Medical Expenses

The following is a partial listing of IRS Section 213(d) eligible reimbursable expenses.

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 expenses/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

Premiums:

Medical Insurance
 Dental Insurance
 Vision Insurance
 Health Maintenance Organization (HMOs)
 Long Term Care Insurance* (Tax Qualified)
 Medicare Part B
 Medicare Supplement
**subject to annual maximum limitations*

Most Common Expenses:

Over the Counter Drugs
 Office Visit Co-pays
 Physician Service Co-pays
 Prescription Co-pays
 Insurance Plan Deductibles
 Insurance Plan Co-Insurance

Other Services & Fees such as:

Anesthetist	Laboratory
Chiropractor	Osteopath
Christian Science	Physician
Dentist	Physiotherapist
Exam, physical	Psychiatrist
Eye Exam	Psychoanalyst
Fertility treatments	Psychologist
Gynecologist	Sex Therapist
Healing Services	Specialists
Hospital	Surgeons

Military Retiree Coverage (TRICARE formerly known as CHAMPUS):

Co-pays, deductibles, office visits, vision and miscellaneous
 EXTRA Premiums
 Medicare Part B Premiums
 PRIME (HMO) Premiums
 PRIME Supplement Premiums
 Retiree Dental Premiums
 Standard Premiums

Other Miscellaneous Expenses such as:

Adoption (medical expenses incurred before adoption is finalized)
 Air conditioning and air filters used for alleviating illness
 Alcoholism and drug treatment center costs
 Ambulance hire
 Artificial limbs and teeth
 Automobile modifications (hand controls, special equipment, mechanical lifts)
 Birth control pills
 Braille books & magazines
 Childbirth classes (birth preparation classes, not child rearing classes)
 Contact lenses
 Dental treatments
 Eye exam (plus glasses, contact lenses, solutions and enzyme cleaners)
 Fertility treatments
 Food & beverages for specific diseases
 Genetic testing (to determine possible defects)
 Hearing aids & batteries
 Immunizations
 Infertility treatment
 Laser eye surgery
 Lead-based paint removal

Miscellaneous Expenses continued:

Learning disability (special school or specially trained educator for learning disabled children recommended by doctor)
 Lifetime care at medical facility
 Lodging (for medical care or treatment, subject to \$50/day per person)
 Medical supplies and equipment
 Norplant insertion or removal
 Obstetrical expense
 Operations
 Optometrist
 Oral Surgery
 Organ transplants
 Orthodontia
 Physical Therapy
 Prescription medicines
 Private hospital room
 Retirement home fees, costs allocable to medical care
 Seeing-eye dog
 Speech training for a child with dyslexia or other learning disability
 Sterilization
 Stop smoking programs
 Student health fees
 Support for corrective devices
 Telephone for deaf
 Therapy treatments
 Transportation expense relative to illness (subject to IRS limits)
 Vaccines
 Vasectomy
 Viagra
 Vitamins (subject to doctor's verification)
 Weight loss program (to treat an existing disease)
 Wheelchair
 X-rays

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.