

Flexible Spending Accounts

Health Care
Dependent Care
2010

MOUNT HOLYOKESM

South Hadley, Massachusetts

FLEXIBLE SPENDING ACCOUNTS

Effective January 1, 1989, Mount Holyoke College established two Flexible Spending Accounts, the Dependent Care Account and the Health Care Spending Account. These accounts let you use before-tax dollars to help you pay for eligible out-of-pocket expenses. Additionally, your life insurance and health insurance premiums can be deducted from your pay on a before-tax basis. Hence, both reduce your taxable income. This document explains how each of the Flexible Spending Accounts work. Please read it carefully so you will understand how the Flexible Spending Accounts may help you and your family.

The Health Care Spending Account

The Health Care Spending Account offers you a tax savings you may not be able to realize on your income tax returns.

Under the federal tax laws, you can deduct qualified medical expenses only if they total more than 7.5% of your annual adjusted gross income, as reported on your federal tax return, and you may only deduct the amount of medical expenses in excess of 7.5% of your annual adjusted gross income, (Under Massachusetts tax laws, you can deduct these expenses on your state income tax return, only if you deduct them on your federal tax return.) Since you may not know until the end of the year if your expenses will be large enough to qualify, your ability to use tax deduction is not predictable. However, you may deduct these expenses using the College's Health Care Spending Account even if these expenses do not exceed 7.5% of your annual adjusted gross income.

By using a Spending Account, you receive a tax break on qualified health care costs (see pages 9-11 in this document or you can access a sample listing online-- see the section in this document: Accessing Your Accounts On-line), and you know in advance that the amount you put in your account will not be taxed.

The Dependent Care Spending Account

The Dependent Care Spending Account is allowed under sections 125 and 129 of the Internal Revenue Code. You may obtain a tax advantage for dependent care expenses by paying for them with the tax-free dollars you put into your Dependent Care Spending Account.

Your eligible dependents are defined under the Internal Revenue Code as:

- dependent children younger than age 13; or
- your spouse or any other dependents, (for example, parents you claim as dependents on your federal income tax), who are physically or mentally incapable of caring for themselves.

Eligible expenses for the dependents defined above include:

- payments to licensed nursery schools, elder care center; day-care centers; day camp; and summer camp (only during the hours you are working);
- payments to individuals (who are not dependents of yours) who provide dependent care services in or outside your home; and
- payments to housekeepers, nannies, or other live-ins, as well as expenses for their food and lodging, if they are in your home chiefly to assist in dependent care.

You cannot use both a Dependent Care Spending Account and the federal tax credit for the same expenses. The amount you contribute to a Dependent Care Spending Account will reduce, dollar-for-dollar, the amount you may claim as a tax credit. Your total eligible expenses through a Dependent Care Account and the Federal Tax Credit in total may not exceed \$5,000 for those married filing jointly or single head of household.

For more information on eligibility requirements for a dependent care account, you can access the “Eligibility Requirements For Reimbursement of Dependent Care Expenses” on the Human Resources website or you can request a copy from the Human Resources Department.

Under certain circumstances and depending on income level, it may be more advantageous for you to utilize the federal income tax credit option as opposed to participating in a spending account. You may wish to consult a qualified tax adviser for details or advice relative to your personal tax situation.

Examples of How the Spending Accounts Can Reduce Income Taxes

These examples have been designed to help you understand the value of your new Section 125 Flexible Spending Account (FSA or Flex) Plan. They are intended as sample illustrations only. Also, see the Tax Savings Calculator at www.myFlexResource.com (see the section in this document: Accessing Your Accounts On-Line).

Example #1:

This example is based on the individual salary of Mary Jane Doe. She is single, earns \$28,500 a year and claims the standard deduction. She has one child and contributes \$2,000 to her Health FSA account. It does not take into account any potential savings for contributions toward her insurance premiums or retirement accounts.

	<u>Current</u>		<u>With FSA</u>	
Gross Income	\$28,500		\$28,500	
FSA Contributions			<u>-\$2,000</u>	
W-2 Income	\$28,500	\$28,500	\$26,500	\$26,500
Standard Deduction	-\$6,350		-\$6,350	
Exemptions	<u>-\$5,500</u>		<u>-\$5,500</u>	
Taxable Income	\$16,650		\$14,650	
Federal Income Tax		-\$2,475		-\$2,197
Social Security Tax		-\$1,274		-\$1,121
State Tax		-\$571		-\$461
Medical Expenses		<u>-\$2,000</u>		
Net Income		\$22,180		\$22,721
FSA Tax Savings:	\$541			



Example #2:

John Doe and his spouse earn \$42,500 a year, file a joint return and claim the standard deduction. They have one 10 year old child and contribute \$5,000 to their Dependent Care Assistance Plan. This example does not take into account any potential savings for contributions toward their insurance premiums or retirement accounts.

	<u>Current</u>		<u>With FSA</u>	
Gross Income	\$42,500		\$42,500	
FSA Contributions			<u>-\$5,000</u>	
W-2 Income	\$42,500	\$42,500	\$37,500	\$37,500
Standard Deduction	-\$7,200		-\$7,200	
Exemptions	<u>-\$8,250</u>		<u>-\$8,250</u>	
Taxable Income	\$27,050		\$22,050	
Federal Income Tax		-\$4,058		-\$3,308
Child Care Credit		\$552		
Social Security Tax		-\$2,069		-\$1,687
State Tax		-\$858		-\$583
Dependent Care Expenses		<u>-\$5,000</u>		
Net Income		\$31,067		\$31,922
FSA Tax Savings:	\$855			



Impact on Social Security Benefits

Your participation in one or both of the Spending Accounts will reduce your Social Security taxable wages by the value of your Spending Account contributions. This results in an immediate tax savings for you. It may also reduce any future Social Security benefit. The amount of the reduction would probably be minimal.

HOW THE MOUNT HOLYOKE COLLEGE SPENDING ACCOUNTS WORK

Participation in one or both of the Spending Accounts is voluntary. In general, a Spending Account works this way:

- You estimate what your eligible expenses will be for the year (using the information provided in this document, the Human Resources or American Benefits website, and/or your own tax adviser as a guide) and designate that amount on your enrollment form.
- The College will set up an account for you and fund it with your contributions.
- The amount of pay you contribute to your account will be deducted from your paycheck in equal amounts each pay period until you reach the yearly maximum you have specified. (Please note: your contributions must be at least \$120.00 per Plan Year to participate in a Spending Account.)
- The amount of your pay that goes into a Spending Account will not count as taxable income, so you will have immediate tax savings.
- As of July 1, 2005, the College offers a MasterCard Debit Card called the “mySOURCEcard.” The debit card can be used to pay for qualified medical or dependent care expenses at the point of service thereby eliminating the need to pay out of pocket and submit claim forms. In order to use the “mySOURCEcard,” you need to complete the “mySOURCEcard” Enrollment form.
- To be reimbursed for an eligible expense (if you are not using the *mySourceCard*), you complete a claim form and include the required documentation supporting your request. A sample form can be accessed on the Human Resources or American Benefits website (see the section in this document: Accessing Your Accounts On-Line). Additional forms are available in the Human Resources Department.

ELIGIBILITY AND PARTICIPATION

You are eligible to participate in a Spending Account if you are:

- a continuing Faculty member working half time or more; or
- regular staff member working at least 17.5 hours per week (staff in the Bargaining Unit must work at least 20 hours per week); or
- an active employee who is not currently enrolled but has a “Qualified Status Change Event” (see the section: Changing or Stopping Your Contributions); you have 30 days from the date of the qualifying event to enroll in a Spending Account.

All participants are required to receive their reimbursements by direct deposit. You will not be eligible for the plan if you do not complete the Authorization Agreement for Flexible Spending Account Reimbursement by Direct Deposit. This change has been implemented for a more efficient reimbursement process, and it now allows the plan to reimburse participants weekly rather than monthly.

To participate in a Spending Account during 2010, you must enroll between November 1 and November 30, 2009, for the Plan Year beginning January 1, 2010.

The Plan Year for 2010 runs from January 1, 2010 thru December 31, 2010. A sample Enrollment Form can be found on the Human Resources website (see the section in this document: Accessing Your Accounts On-line) or is available from the Human Resources Department.

YOUR CONTRIBUTION LIMITS

Minimum Contribution

For the 2010 plan year, each Spending Account has a minimum contribution requirement of \$120.00 per Plan Year.

Maximum Contributions

Health Care Spending Account: During the 2010 plan year (January 1- December 31), you may contribute up to \$6,000.

Dependent Care Spending Account: Under current IRS regulations the maximum amount you may contribute to a Dependent Care Spending Account is:

- If you are married, both you and your spouse must be working if you want to use the Dependent Care Spending Account (unless your spouse is a full-time student or is disabled). The amount you and your spouse may contribute to your account is limited, by law, to the smaller of your two incomes. If your spouse is a full-time student or is disabled, the IRS will consider your spouse to have an income of either \$250 a month if you have one dependent or \$500 a month if you have two or more dependents, depending on the number of children or qualified dependents you have.
- \$5,000 per calendar year, if you are single, or if you are married and file a joint tax return; or
- \$2,500 per calendar year, if you are married and you and your spouse file separate tax returns.

Please note: The contribution limits for dependent care described in this document apply to your Mount Holyoke College Dependent Care Spending Accounts and any other Dependent Care Spending Accounts that you (or your spouse) may participate in during the year. Therefore, if you are hired after the beginning of the plan year and would like to participate in a Dependent Care Spending Account, you must consider contributions made to other Dependent Care Spending Accounts by you or your spouse with other employers when determining your limit.

CHANGING OR STOPPING YOUR CONTRIBUTIONS

Under current IRS regulations, once you enroll in a Spending Account, your elections remain in effect until the end of the year, unless you have a Qualified Status Change Event. You may change your election at any time during the plan year (either increase or decrease the elected amount) for the Spending Account for the following Qualified Status Change Event:

- ◆ Status change events (change in election must be consistent with status change i.e. full-time employment to part-time employment results in a decrease, not an increase, of dependent care expenses)
 - ◆ change in legal marital status
 - ◆ change in number of dependents
 - ◆ change in employment status (you or spouse)
 - ◆ change in work schedule (you or spouse)
 - ◆ dependent satisfies/ceases to satisfy dependent eligibility requirements
- ◆ Judgment, decree, or court order
- ◆ Entitlement to Medicare or Medicaid
- ◆ Change in the cost of child care provider
- ◆ FMLA Leave

You will have 30 days to change your participation status after a Qualified Status Change Event occurs. To do so, you must complete a Qualified Status Change Event form. A sample Qualified Status Change Event Form can be found on the Human Resources website (see the section: Accessing Your Accounts On-line) or is available from the Human Resources Department.

DETERMINING YOUR ELIGIBLE EXPENSES

When you enroll, you must decide how much you want to contribute to your account. You will need to spend some time conservatively estimating your anticipated eligible health or dependent care expenses. Worksheets for the accounts are available on-line (see the section: Accessing Your Accounts On-line) to assist you in estimating your eligible expenses.

Expenses are treated as having been incurred when the services are rendered, and not when you are formally billed or charged for, or pay for the services.

We encourage you to consult a tax adviser before enrolling in one or both of the Spending Accounts.

SUBMITTING CLAIMS

Mount Holyoke College has contracted with American Benefits Group to administer the Spending Accounts. For questions or concerns regarding the plan, you can call them directly at 413-584-9923 or (1-800-499-3539). To receive reimbursement, you must first incur an eligible expense during your period of coverage under the plan.

mySOURCEcard: The College offers a MasterCard Debit Card called the “mySOURCEcard.” The debit card can be used to pay for qualified medical or dependent care expenses at certain, authorized points of service, thereby eliminating the need to pay for expenses out of pocket. Employees can access their flexible spending accounts using the mySOURCEcard as opposed to submitting receipts for reimbursement of qualified expenses to the plan administrator, American Benefits Group. However, per IRS regulations, all receipts must be retained for debit card transactions, even if they are not always requested for submission by the Third Party Administrator (American Benefits Group).

If you do not use the mySOURCEcard, you can receive reimbursement as follows:

Health Care expenses are treated as having been incurred when you are provided with the medical care that gives rise to the Health Care expenses, and not when you are formally billed or charged for, or pay for the medical care. You must submit a completed claim form for eligible expenses along with the appropriate documentation.* For example, an itemized bill from the doctor, dentist or other supplier of the qualifying expenses which includes the name of the provider, date of service, name of patient, description of service provided, amount of the expense, and-if the expense is covered by insurance- the amount paid by the insurance company. **Submit copies of your documentation and retain the original for your records.** Claim forms for reimbursement of Health Care expenses are available in the Human Resources Department or on-line. You will also receive claim forms and instructions in the Welcome Kit provided to you by American Benefits upon enrollment in the Plan.

Dependent care expenses are treated as having been incurred when the services are rendered, and not when you are formally billed or charged for, or pay for the services. You submit a completed claim form for eligible expenses along with the appropriate documentation.* For example, a bill from the Dependent Care Center or individual provider which must include the federal tax identification number of the Center or social security number of the individual. **Submit copies of your documentation and retain the original for your records.** Claim forms for reimbursement of dependent care expenses are available in the Human Resources Department or on-line. You will also receive claim forms and instructions in the Welcome Kit provided to you by American Benefits upon enrollment in the Plan. Eligible claims for the Dependent Care Accounts will be reimbursed up to the amount of your Spending Account balance at the time of claim processing.

Flexible Spending Accounts are reimbursed weekly. To ensure that your funds are reimbursed promptly, all claim forms must be received by American Benefits Group by Friday in order to be processed the following Tuesday. Your reimbursement should be deposited into your account by Thursday. However, please note that banks process these types of transactions at different times throughout the day, and the account transactions can take up to three days. Also note that when there is a Monday holiday within any week, your reimbursement may be delayed by an additional day (i.e. in your account by Friday). You are not required to submit your claim forms weekly.

Please fax your claim forms and receipts (toll free) to: 1-866-EZE-FLEX or (866) 393-3539.

If you do not have access to a fax machine, you may mail your claim forms and receipts to: American Benefits Group, P.O. Box 1209, Northampton, MA 01061-1209.

IMPORTANT INFORMATION TO REMEMBER

Because of the favorable tax treatment given to flexible spending accounts, we want to re-emphasize some of the IRS restrictions on their use:

- To continue participating in one or both of the Spending Accounts, you must re-enroll during each annual open enrollment period. If you do not re-enroll, your participation in your account(s) will cease at the close of the calendar year.
- Once you enroll, you cannot change your elections until the next annual open enrollment period, unless you have a Qualified Status Change Event.
- By law, you may not carry over contributions or expenses from one year to the next. However, there is now a 2 ½ month grace period for unused funds (see below for treatment of year-end expenses).
- Unused account balances will, by law, be forfeited. This is known as the "use it or lose it" rule.

***PLEASE NOTE: Per IRS regulations, canceled checks and credit card receipts or statements are not acceptable forms of documentation. Each receipt must show the provider's name, date and nature of the service provided.**

Avoiding Forfeitures

You can avoid forfeiture of balances in your Spending Account by estimating **CONSERVATIVELY** the amount of eligible expenses you expect to incur during the year. To help you estimate your anticipated expenses, Health and Dependent Care Spending Account worksheets are available on-line or in the Human Resources Department.

You should also be aware of the following provisions:

Treatment of Year-End Expenses: As mentioned earlier, you forfeit unused account balances. You have until April 15th following the end of a given year to submit claims for expenses incurred during that year. ***Account balances remaining after this period will be forfeited.***

By law, unused funds cannot be returned to you. The College will transfer all unused funds to the benefits budget to offset benefit administrative costs.

On May 18, 2005, the IRS issued a notice which allows the deadline for incurring Flexible Spending Account claims to be extended for up to 2 ½ months after the end of the plan year. Mount Holyoke College is extending this enhancement to Flexible Spending Account participants. This means that any eligible expenses incurred during this 2 ½ month grace period can be reimbursed from any unused amounts remaining from the end of the Plan Year. Participants can continue to use any funds leftover from 2009 up to but no later than March 15, 2010. If you do not use your funds by March 15th, they will be forfeited. You can continue to submit for claims up to April 15, 2010.

If You Die or Become Totally Disabled: You or your survivors may continue to submit claims for expenses incurred during the calendar year in which your death or total disability occurs. Such claims must be submitted no later than April 15th of the following year after the close of that calendar year. Any account balances remaining after that date will be forfeited.

If You Leave Your Job: 1) You may submit claims for reimbursement for only those expenses you have incurred through your last day of employment at the College. These claims must be submitted within 90 days of your last day worked. Any account balances remaining after that date will, by law, be forfeited.

2) However, you may continue your medical benefits under the Flexible Spending Account Plan only. If any of your dependents were covered under the Plan, you may continue their benefits. You must complete a 'Continuation of Benefits' form agreeing to make monthly payments—please note, however, this second option does not give you the advantage of having your funds withheld from your pay check with the pre-tax advantage. Then you can continue to incur, and be reimbursed for, medical expenses up to the amount of your election for the current year.

Monitoring Your Accounts

Because of the "use it or lose it" feature required by current IRS regulations, you should use your Mount Holyoke College Spending Accounts only for predictable expenses.

Accessing Your Accounts On-line

For general information about the Flexible Spending Accounts, for access to forms and worksheets, or for a copy of the Summary Plan Description for the Flexible Spending Accounts, you can access the Human Resources website at: www.mtholyoke.edu/offices/hr/benefits.

You can access much of the same information noted above for your Flexible Spending Accounts through the American Benefits website: www.myFlexResource.com. In addition, through the American Benefits website you can view up-to-date on-line details of your annual elections, year-to-date contributions made, year-to-date claims submitted, year-to-date claims paid, current available balances and frequently asked questions. Because of the personalized nature of the information available to you, you will be required to login with a login ID and password. If you have not accessed this website yet, you will need to click "First Time Logging In" on the account login screen and follow the instructions to verify your account and create your own password. Please note that your Login ID is your social security number and **the Employer Code for Mount Holyoke College is: 76772289**. If you do not have access to the internet, you may call an IVR number that is available 24 hours a day for account balance information: 1-866-891-1020, or you can email: support@amben.com

While the Human Resources Department is committed to reducing the amount of paper used in our daily work, we recognize that not everyone has access to a computer and/or the internet. Any of the information that is located on our website is also available in the Human Resources Department. You may call us at x2503 or stop in to request any of the documents you are interested in.

A FINAL WORD

Mount Holyoke's Health and Dependent Care Spending Accounts offer you some very important potential tax savings but getting the most out of these accounts requires some planning on your part. Consider your situation carefully before enrolling in one or both of the accounts. You may want to figure your taxes with and without the accounts and using the tax deduction and/or tax credit to find out what is most advantageous to you.

Keep in mind, the information in this document is general information for the Mount Holyoke Spending Accounts. More detailed information may be found in the Summary Plan Document available on-line or in the Human Resources Department. Nothing in this document is intended to give you advice about whether you should or should not enroll in an account or about any other aspect of your tax situation. If you need advice, you should consult a professional tax adviser.

While the Mount Holyoke College Spending Accounts may not be for everyone, they may be advantageous in your situation. Look into the tax savings opportunities available through this benefit and then make the choice that is right for you.

Finally, while the College intends to continue the Spending Accounts described in this document, it reserves the right to amend or discontinue the Spending Accounts at any time.

***** REMINDER OF ADDITIONAL SAVINGS FOR YOU *****

A few years ago the IRS issued a Revenue Ruling that allows Flexible Spending Accounts to reimburse many drugs that you purchase over the counter (OTC) to treat a specific medical condition or injury. Prior to this ruling, Flex Accounts could only reimburse expenses incurred for prescription drugs. Before you purchase an OTC drug for which you plan to seek reimbursement, you should remember that the OTC drug must be for "medical care" as defined by the Internal Revenue Code. An OTC drug is for "medical care" if it is needed to treat a medical condition and is generally accepted as falling within the category of "medicine or drugs." Items that are merely beneficial to the general health of the individual are not for "medical care" and are not reimbursable (e.g. vitamins, nutritional supplements); however, even these items, when prescribed by a physician to treat a specific medical condition may be eligible. See pages 9-11 for examples of eligible over-the-counter and medical expenses.

Health Flexible Spending Accounts

Acceptable Over-the-Counter Medicines & Drugs*

The following is a listing of certain non-prescription medications and drugs which are eligible for reimbursement through a Health Care Spending Account.

ANTISEPTICS

Antiseptic wash or ointment for cuts or scrapes
Benzocaine Swabs
Boric Acid Powder
First aid wipes
Hydrogen Peroxide
Iodine Tincture
Rubbing Alcohol

ASTHMA MEDICATIONS

Bronchodilator/Expectorant Tablets
Bronchial Asthma Inhalers

COLD, FLU, AND ALLERGY MEDICATIONS

Allergy medications
Cold Relief Syrup
Cold Relief Tablets
Flu Relief tablets or liquid
Medicated Cough Drops
Medicated Cough Syrup
Medicated Chest Rub
Nasal Decongestant Inhaler
Nasal Decongestant Spray or Drops
Nasal strips to relieve congestion
Sinus & Allergy Nasal Spray
Sinus medications
Vapor Patch Cough Suppressant

DIABETES

Diabetic Lancets
Diabetic Supplies
Diabetic Test Strips
Glucose meters

EAR/EYE CARE

Ear Wax Removal drops
Earache Medications
Contact Lens solutions

HEALTH AIDS

Antifungal treatments
Denture Adhesives
Diuretics and water pills
Hemorrhoid relief
Incontinence supplies
Lice control

HEALTH AIDS CONT'D...

Medicated bandages
Motion Sickness tablets
Respiratory Stimulant Ammonia
Sleeping aids

PAIN RELIEF

Arthritis Pain Reliever
Bunion and blister treatments
Itch relief
Orajel
Pain relievers, aspirin and non-aspirin
Throat Pain medications

PERSONAL TEST KITS

Cholesterol tests
Colorectal cancer screening tests
Home drug tests
Ovulation Indicators
Pregnancy Tests

SKIN CARE

Acne medications
Anti-Itch lotion
Bunion and blister treatments
Cold sore and fever blister medications
Corn and callus removal medications
Diaper Rash Ointment
Eczema Cream
Medicated Bath Products
Wart removal medications

STOMACH CARE

Acid Reducers
Antacid gum
Antacid Liquid
Antacid Tablets
Anti-Diarrhea medications
Gas Prevent Food Enzyme Dietary Supplement
Gas Relief Drops for infants and children
Ipecac Syrup
Laxatives
Pinworm treatment
Prilosec
Upset stomach medications

DOCTOR'S NOTE REQUIRED FOR IRS SUBSTANTIATION-MUST BE FOR AN EXISTING MEDICAL CONDITION*

Adhesive or elastic bandages
Blood pressure meter
Cold or hot compresses
Eye drops
Foot Spa
Gauze and tape
Gloves and masks
Herbs
Leg or Arm braces
Massagers
Minerals
Multivitamins
Saline nose drops
Special Supplements
Special Teeth cleaning system
Thermometers
Vitamins

NOT ACCEPTABLE*

Aromatherapy
Baby Bottles and Cups
Baby Oil
Baby Wipes
Breast Enhancement System
Cosmetics
Cotton Swabs
Dental Floss
Deodorants
Facial Care
Fragrances
Hair Regrowth
Low 'carb' foods
Low calorie foods
Oral Care
Petroleum Jelly
Shampoo & Conditioner
Skin Care
Spa Salts
Sun Care
Tooth Brushes
Tooth Paste
Teeth Whitening Kits

A LIST OF QUALIFYING HEALTH CARE EXPENSES

Expenses Which Qualify for Reimbursement From Your Health Care Spending Account

Following is a list of expenses eligible for reimbursement through a Health Care Spending Account. This list is not all inclusive. In general, health care expenses considered "medically necessary" and tax-deductible under Internal Revenue Service Code Section 213 are eligible for reimbursement through your account.

PROFESSIONAL SERVICES

Acupuncture
Chiropracist
Chiropractor (licensed)
Dermatologist
Dentist
Gynecologist
Neurologist
Obstetrician
Optician
Optometrist
Orthopedist
Osteopath (licensed)
Pediatrician
Physician
Physical Therapy
Physiotherapist
Podiatrist
Practical or other nonprofessional nurse for medical services only
Psychoanalyst
Psychologist
Registered Nurse
Surgeon

DENTAL SERVICES

Cleaning teeth
Oral surgery
Straightening teeth
Dental fees
Dentures
Dental X-rays
Extracting teeth
Filling teeth
Gum treatment

EQUIPMENT AND SUPPLIES

Abdominal supports
Alteration of a telephone for a deaf person
Ambulance hire
Arches
Artificial teeth, eyes
Artificial Limbs
Autoette (Auto device for handicapped person), but not if used to travel to job or business
Back supports
Braces
Contact lenses
Cost of installing stair seat elevator for person with heart condition
Crutches, Canes and Walkers
Elastic hosiery
Eyeglasses (Sunglasses only if prescription)
Hearing Devices and Batteries
Invalid chair
Iron lung
Orthopedic shoes
Sacroiliac belt
Splints
Truss
Wigs advised by doctor as essential to mental health of person who lost all hair from disease or treatment.
Wheelchairs

MEDICAL TREATMENTS

Acupuncture (licensed)
Blood Transfusion
Cardiac Rehabilitation Therapy
Chemotherapy
Diathermy
Hydrotherapy (water treatments)
Injections
Insulin treatments
Massage Therapy (when prescribed by a physician for treatment of a chronic condition).
Nursing
Organ transplants
Physical Therapy
Prenatal, post natal treatments
Psychotherapy
Sterilization
Radiation therapy

LABORATORY EXAMINATIONS AND TESTS

Blood tests
Cardiographs
Metabolism tests
Spinal fluid tests
Stool examinations
Urine analyses
X-ray
MRI

MEDICINES

Cost of prescription drugs

MISCELLANEOUS

Alcoholic inpatient care costs
Birth control pills or other birth control items prescribed by your doctor
Braille books-excess cost of Braille works over cost of regular editions
Car Controls for the Handicapped
Co-insurance Amounts you Pay
Convalescent home-for medical treatment only
Drug treatment center-inpatient care costs
Elective surgery excluding cosmetic surgery
Home Improvement Necessitated by Medical Conditions (i.e, Wheelchair Ramp)
Kidney donor's expenses
Nurse's board and wages, including Social Security taxes you pay on wages
Remedial reading for child suffering from dyslexia
Sanitarium and similar institutions
Special Plumbing for the Handicapped
Medical Coverage Deductible amounts you pay
Mileage via: limousine, taxi, or your own auto @ .20 cents per mile
"Hearing Aid" dog and "Seeing-Eye" dog and their maintenance
Special school costs for physically and mentally handicapped children
Telephone-teletype costs and television adapter for closed caption service for a deaf person

*must include doctor's note for reimbursement.

For eligibility of specific expenses that qualify for reimbursement through a Health Care Spending Account, consult a qualified tax adviser.

To determine how much you should contribute to a Health Care Spending Account, you should complete the worksheet, which can be accessed on the Human Resources website, before you enroll. Additional worksheets are available from the Human Resources Department.