

Eligible Health Care Expenses

Health FSAs, HRAs and HSAs may only reimburse services or treatments that qualify as “medical care” as defined by Internal Revenue Code Section 213(d). Generally, medical care means expenses incurred to diagnose, cure, treat, mitigate or prevent a disease, or for the purpose of affecting any structure or function of the body.

Expenses for items that are merely beneficial to the general health are not expenses for medical care. As described in greater detail below, over-the-counter (OTC) medicines or drugs can be reimbursed only if prescribed by a doctor.

In addition, each account is subject to additional rules that may prohibit reimbursement of an otherwise qualifying medical expense. Reference your employer’s plan description for more information regarding expenses that are eligible for reimbursement by your account. Also, you may wish to consult your tax advisor to determine whether an expense is a reimbursable medical expense.

Common expenses that are generally considered qualified health care expenses:

- Ambulance
- Birth control pills (prescription)
- Body scans
- Breast pumps and lactation supplies
- Childbirth classes (to the extent not related solely to child rearing)
- Chiropractic treatment
- Chiropractic office visit
- Christian Science practitioners**
- Co-insurance (medical, dental or vision)
- Condoms and spermicides
- Contact lenses, cleaning solutions, etc.
- Contraceptives (over-the-counter)
- Copayments (medical, dental or vision)
- Cord blood storage (for future treatment of an existing birth defect)**
- Corneal keratotomy
- Crutches, canes or like equipment (purchase or rental)
- Deductibles (medical, dental or vision)
- Dental treatments (excluding treatments solely for cosmetic purposes)
- Diabetic supplies
- Diagnostic services
- Drug addiction treatment
- Drugs (prescription)
- Dyslexia treatment
- Eye examinations
- Eyeglasses (over-the-counter)
- Eyeglasses (prescription)
- Fertility monitor (over-the-counter)
- Fertility treatment
- Flu shots
- Guide dog (dog, training, care)
- Hearing aids and batteries
- Hospital services
- Immunizations
- Infertility treatment
- Insulin
- Insulin testing materials and equipment
- Insurance premiums for COBRA coverage, long-term care insurance, health coverage, while drawing unemployment, and group and/or individual health insurance maintained at and after age 65 (including both active and retiree group health coverage but does not include Medicare supplemental coverage) - *HSA only*
- Laboratory fees
- Lamaze classes (related to childbirth)
- Laser eye surgery
- Lasik
- Learning disability treatments
- Lodging (essential to receive medical care amounts subject to daily dollar limits established by Internal Revenue Code)
- Long-term care services - *HSA only*
- Massage therapy**
- Mastectomy-related special bras (if prescribed by a physician for mental health reasons)
- Medical equipment and repairs
- Medical monitoring and testing devices
- Medical records charges
- Medical supplies
- Medical abortion
- Medicines (prescription)
- Norplant insertion or removal
- Nursing services (wages and taxes)
- OB/GYN fees
- Occlusal guards to prevent teeth grinding
- Office visits (medical, dental or vision)
- Operations (excluding cosmetic)
- Optometrist/ophthalmologist fees
- Organ transplants (recipient and donor)
- Ortho keratotomy
- Orthodontia
- Ovulation monitor (over-the-counter)
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy tests (over-the-counter)
- Prescription drugs (excludes illegal drugs and prescriptions for cosmetic purposes)
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist fees**
- Radial keratotomy (RK)
- Reading glasses (over-the-counter)
- Reconstructive surgery following mastectomy as a result of cancer
- Removal of benign mole, cyst or tumor
- Smoking cessation (programs/counseling)
- Smoking cessation drugs (prescription)
- Speech therapy
- Sterilization
- Student health fees (for medical services)
- Sunglasses (prescription)
- Surgery (excluding surgery solely for cosmetic purposes)
- Therapy**
- Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)
- Tubal ligation
- Vaccinations
- Varicose veins surgery**
- Vasectomy
- Viagra (prescription)
- Weight loss counseling (if prescribed by a physician to treat a specific medical condition)
- Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)
- Wheelchair and repairs
- X-ray fees

Eligible Medical Expenses that Require a Prescription

OTC medicines or drugs can be reimbursed only if prescribed by a doctor. For these items to be eligible medical expenses reimbursable from your health benefit account, you will need a valid prescription from your doctor.

- Acid controllers
- Allergy and sinus medicine
- Anti-diarrheals
- Anti-gas products
- Anti-itch and insect bite
- Anti-parasitic treatments
- Antibiotics
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold and flu
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preps
- Laxatives
- Motion sickness
- Pain relievers (for example, aspirin)
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies

Dependent Care FSA-eligible expenses include:

- Child care expenses: daycare, after school care, nanny, etc.
- Adult care expenses

* Expenses incurred for over-the-counter medicines or drugs are reimbursable only if you have obtained a prescription that complies with applicable state law.

** Please refer to your employer's plan description to confirm the qualified expense list available to you. Certain expenses may be subject to stricter scrutiny by the Internal Revenue Service (IRS). In this case, you may have to provide the IRS with substantiation or documentation from a physician that the service or treatment was necessary to treat a specific medical condition and/or that the expense would not have been incurred but for the medical condition.

Language Access Services

If you, or someone you're helping, has questions about Independence Blue Cross, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-275-2583 TTY 711.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independence Blue Cross, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-275-2583 TTY 711.

如對 Independence Blue Cross 有任何問題，請您或您所幫助的人聯系我們提供的免費多語言信息服務。翻譯服務請撥打 1-800-275-2583。

Nếu quý vị hoặc người mà quý vị đang trợ giúp có câu hỏi về Independence Blue Cross, quý vị có quyền nhận được trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để yêu cầu thông dịch viên, hãy gọi số 1-800-275-2583.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу программы Independence Blue Cross, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-275-2583.

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Independence Blue Cross, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-800-275-2583 uffrufe.

Independence Blue Cross 와 관련하여 궁금한 사항이 있으신 경우, 귀하 또는 귀하의 지원을 받는 사람은 관련 정보 및 지원을 해당 언어로 무료로 받으실 수 있습니다. 통역사와 상담하시려면 1-800-275-2583 로 전화해 주십시오.

Se tu o qualcuno che stai aiutando avete domande su Independence Blue Cross, hai il diritto di ottenere gratuitamente aiuto e informazioni nella tua lingua. Per parlare con un interprete, puoi chiamare il numero 1-800-275-2583.

إذا كان لديك أو لدى شخص تساعد أسئلة بخصوص Independence Blue Cross، فلديك الحق في الحصول على المعلومات الضرورية بلغتك دون أي تكلفة. للتحدث مع مترجم اتصل بـ 1-800-275-2583.

Si vous, ou quelqu'un que vous aidez, a des questions à propos d'Independence Blue Cross, vous avez le droit d'obtenir gratuitement de l'aide et l'information dans votre langue. Pour parler à un interprète, appelez 1-800-275-2583.

Wenn Sie selbst oder eine Person, der Sie helfen, Fragen über Independence Blue Cross haben, so haben Sie das Recht, kostenlos Hilfe und Informationen in Ihrer Sprache anzufordern. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-800-275-2583 an.

જો તમને અથવા તમે કોઈને મદદ કરી રહ્યા તેમાંથી કોઈને Independence Blue Cross વિશે પ્રશ્નો હોય, તો તમને મદદ અને માહિતી તમારી ભાષામાં કોઈપણ ખર્ચ વિના મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, આ 1-800-275-2583 પર કોલ કરો

Jeśli Ty lub osoba, której pomagasz macie pytania odnośnie do programu Independence Blue Cross, mogą Państwo uzyskać bezpłatną informację i pomoc w Waszym języku. Aby porozmawiać z tłumaczem, proszę zadzwonić pod numer 1-800-275-2583.

Si ou menm, oswa yon moun w ap ede, gen kesyon konsènan Independence Blue Cross, ou gen dwa pou resewva èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-800-275-2583.

បើអ្នក ឬក៏នរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Independence Blue Cross អ្នកមានសិទ្ធិក្នុងការទទួលជំនួយនិង ព័ត៌មានជាភាសារបស់អ្នក ដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅទូរសព្ទទៅលេខ 1-800-275-2583។

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Independence Blue Cross, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-275-2583.

Dii kwe'é atah nilinigií Independence Blue Cross haada yit'éego bina idílkidgo éi doodago háida biká anilyeedígíí t'áadoo le'é yína'idílkidgo bee ná ahóót'i'díí t'áa hazaadk'ehjí háká a'doowołgo bee haz'á doo bááh ílinígóó. Ata' halne'ígíí kojí' bich'í' hodíílnih 1-800-275-2583.

Kung ikaw, o ang taong iyong tinutulungan, ay may mga katanungan tungkol sa Independence Blue Cross, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang interpreter, tumawag sa 1-800-275-2583.

ご本人やお客様の周りの人が、Independence Blue Cross についてご質問などがある場合、無料でご希望の言語でのサポートや情報を入手することができます。インタプリタをご利用の方は、1-800-275-2583 までお電話ください。

اگر شما یا شخصی که به وی کمک می کنید، در رابطه با Independence Blue Cross سوالی دارید، این حق برای شما محفوظ است که بدون نیاز به پرداخت هر نوع هزینه، اطلاعات مربوطه را به زبان خود دریافت نمایید. جهت گفتگو با یک مترجم، با شماره 1-800-275-2583 تماس حاصل فرمایید.

Nondiscrimination Notice & Notice of Availability of Auxiliary Aids & Services

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independence Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independence Blue Cross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters; and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as: qualified interpreters, and information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Independence Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You have five ways to file a grievance directly with Independence Blue Cross: in person or by mail: Independence Blue Cross, ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103; by phone: 888-377-3933 (TTY 711), by fax: 215-761-0245, or by email: civilrightscoordinator@ibx.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800- 537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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