



QUALIFIED EXPENSES AND PREMIUMS THAT MAY BE CLAIMED UNDER YOUR RETIREE FUNDED HRA

Filing Claims

Once eligible to file claims under your HRA, participants may request reimbursements by submitting a properly completed claim form found online. The IRS requires proof that your submitted claim is a reimbursable expense. Please print your forms and attach your receipts for expenses incurred. Email, fax, or mail it to North Shore Bank. Insurance premiums that are paid by an employer or that are or could be paid through a pre-tax Section 125 cafeteria plan are not eligible for reimbursement. If you are a participant in a Section 125 healthcare flexible spending account (FSA), you must exhaust your FSA benefits before submitting an eligible claim.

IRS Definition of Qualified Expenses and Premiums

Internal Revenue Code Section 213(d) defines qualified expenses, in part, as “medical care” amounts paid for insurance or “for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body...” To be eligible, these expenses must be to alleviate or prevent a physical defect or illness. Expenses solely for cosmetic reasons generally are not considered expenses for medical care. Examples include facelifts, hair transplants and hair removal (electrolysis). Expenses that are merely beneficial to your general health (e.g., vitamins) are not expenses for medical care. One fact or circumstance that often, but not always, indicates that medical care involves the treatment or prevention of disease is whether the care is prescribed by a physician.

“Dual-purpose Items” may have a medical purpose and a personal/cosmetic or general health purpose. In this case, attach a Letter of Medical Necessity to your claim submission from a licensed medical provider stating the beneficiary had a specific medical condition for which the item was purchased. “Excluded Items” are those used primarily for general health and well being.

The following page contains a list of eligible expenses. It is not a complete list, but contains many common qualified expenses and premiums. A more comprehensive list will be provided as it is further defined by the IRS.

INSURANCE PREMIUMS	MOST COMMON EXPENSES	MILITARY RETIREES (TRICARE)
COBRA premiums Retiree Medical Retiree Dental Retiree Vision Long-term care (tax-qualified, subject to IRS limits) Medicare Part B Medicare Part D Medicare supplement plans Medicare Advantage plans PRIME (HMO) PRIME supplement	Co-pays Coinsurance Deductibles	Co-pays Coinsurance Deductibles Vision

QUALIFIED EXPENSES	QUALIFIED EXPENSES (continued)	COVERED SERVICES and FEES
Acupuncture Adoption medical expenses Alcoholism and drug treatment center costs Ambulance Band-aids and bandages Birth control pills Birthing classes (if related to childbirth) Blood sugar – glucose testing kits Carpal tunnel wrist supports Circumcision Condoms Contact lenses, solutions, etc. Dentures and denture adhesives Eye glasses Fertility treatments First aid kits Hearing aids & batteries Immunizations Incontinence supplies (i.e. diapers for adults) Laser eye surgery Learning disability (special school or specially trained educator, recommended by doctor) Lodging (for medical care or treatment)	Medical supplies and equipment Norplant insertion or removal Obstetrical expense Operations Organ transplants Orthodontia Physical therapy Prenatal vitamins taken during pregnancy Prescription medicines Skilled nursing care Speech therapy Stop smoking programs Sunscreen (15 SPF or higher) Support braces Telephone for deaf (TTY) Therapy treatments (related to medical care) Thermometers Transportation (subject to IRS limits) Vaccines Vasectomy Walkers, canes, crutches and wheelchairs X-rays	Anesthetist Chiropractor Christian Science Co-pays Coinsurance Deductibles Dentist Eye exams Gynecologist Hospital Laboratory Naturopath Nursing Obstetrician Oral surgery Ophthalmologist Optometrist Orthodontist Osteopath Physician Physiotherapist Psychiatrist Psychologist
DUAL PURPOSE ITEMS (Letter of Medical Necessity required)	EXCLUDED ITEMS	OTC MEDICINES and DRUGS (Require a prescription)
Acne medications Air conditioning and air filters used for alleviating illness Counseling Diapers (adult incontinence) Dietary supplements or herbal medicines Doula Exercise equipment Fiber supplements Fluoridation treatment Gambling treatment Genetic testing Glucosamine/Chondroitin for arthritis Health club memberships (limited) Herbal treatments or supplements Holistic or natural healers Home improvements Hypnosis Lactation consult Massage therapy Orthopedic shoes & inserts Prescription drugs that also have a cosmetic purpose (i.e. Retin-A, Botox, Rogaine, Propecia) Special schools and education St. John's Wort Sunscreens Weight loss program (excludes food) Wigs	Birthing coach Birthing tubs Cosmetic surgery and procedures Cosmetics, creams, hygiene products Dancing lessons Diapers or diaper service Diet foods Ear or body piercing Electrolysis or hair removal Feminine hygiene products (i.e. tampons) Funeral, cremation or burial expenses Hair transplants Household help Illegal operations and treatments Late fees Lip moisturizers (i.e. ChapStick®) Marijuana or other controlled substances Marriage counseling Medicated shampoos Missed appointment fees Non-prescription eyeglasses Student health fees Sunglasses, or safety glasses Special foods/beverages Soaps Tanning salons and lotions Teeth whitening Toothpaste or tooth brushes Veneers Vitamins	Allergy medicines Antacids Anti-diarrhea medicines Antihistamines Aspirin Bug bite medication Calamine lotion Cold medicines Cough drops Diaper rash ointments Eye products (i.e. Visine®) Hemorrhoid creams Menstrual pain & cramp relief Motion sickness pills Muscle or joint ache pain relievers (i.e. BENGAY®) Nicotine gum/patches Pain relievers Sinus medications Sleeping aids Sunburn ointments Suppositories Wart removal treatments

Submit completed form to: Email: retirement@northshorebank.com Fax: 262-787-6802
 Mail: North Shore Bank, Retirement Services STE 400, 15700 W Bluemound Rd., Brookfield WI 53005
 Questions: 414-964-3390