

Medical/Dental Expenses:

Abortion

If legal

*Acupuncture

Acne Treatments

Adoption

Medical expenses incurred before adoption is finalized.

*Air Conditioner/Purifier

Alcoholism Treatment or Drug Addiction

(Includes meals & lodging)

Allergy Medicines

Ambulance

Antacids

Antihistamines

Artificial Limbs

Artificial Teeth

Aspirin

Bactine

Bandages

Birth Control Pills and Devices

Blood Pressure Monitoring Devices

Blood Sugar Test Kits and Strips

Body Scan

Braille Books and Magazines

*Breast Pumps

*Breast Reconstructive Surgery

Following a Mastectomy for Cancer

Calamine Lotion

*Car or Automobile Modifications

You can include in medical expenses the cost of special hand controls and other special equipment installed in a car for the use of a person with disabilities. (Special Design: the amount by which the cost of a car specially designed to hold a wheelchair is more than the cost of a regular car is a medical expense.)

Carpel Tunnel Wrist Supports

*Chair

The cost of a reclining chair purchased on the advice of a physician to alleviate a heart, back or other condition.

Childbirth Classes

Expenses for childbirth classes limited to expenses incurred by the mother-to-be. Expenses incurred by a "coach" - even if that is the father-to-be - are not reimbursable. To qualify as medical care, the classes must address specific medical issues, such as labor, delivery procedures, breathing techniques and nursing.

Chiropractors

Christian Science Practitioners

*Circumcision

Only for Medical Care

Claritin

Coinsurance Amounts

Cold Medicines

Cold Packs

Condoms

Contact Lenses, Solution and Care

Contraceptives

*Cosmetic Surgery

If it is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

Cough Suppressants

*Counseling

Crutches

Decongestants

Deductibles, Insurance

Dental Treatment

Dentures and Adhesives

Diabetic Supplies

Diaper Rash Ointments or Creams

Diarrhea Medicines

*Ear Plugs

Only if Medically Necessary

*Egg and Embryos Storage Fees

Only to the extent necessary for immediate conception.

Eye Exams

Eyeglasses

Fertility/Infertility

First Aid Cream

First Aid Kits

Flu Shots

*Fluoridation Device

Gauze Pads

*Glucosamine

Glucose Monitoring Equipment

Guide Dog

Included in the amount you pay for care and the cost of the trained dog to assist persons with other physical disabilities.

Hearing Aids

Hemorrhoid Treatments

*Home Care

Only if the expenses qualify as nursing services

Hospital Services

Hot Packs

*House Improvements

Done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense may be reimbursable only to the extent that the improvement cost exceeds the increased property.

Immunizations

Insect Bite Creams and Ointments

Insulin

Laboratory Fees

Laser Eye Surgery

Laxatives

Lead-based Paint Removal

Please note: the cost of repainting the scraped area is not a medical expense.

*Learning Disability

Special schools & tutoring fees included when recommended by a doctor.

Liquid Adhesives for Small Cuts

*Lodging for Companion

Accompanying a patient for medical reasons and must comply with these conditions: (1) medical care is provided by doctor in a licensed hospital or medical care facility; (2) the lodging isn't lavish or extravagant (\$100 limit per night); (3) and no significant element of personal pleasure, recreation, or vacation in the travel.

*Massage Therapy

Covered only if prescribed by a doctor to treat a specific injury or trauma.

*Medical Alert Bracelets or Necklaces

Only if prescribed by a doctor in connection with treating a medical condition.

Medical Monitoring and Testing Devices

Medical Records Charge

Medicines, Prescription

*Mentally Retarded

Include the cost of keeping a mentally retarded person in a special home (recommended by a psychiatrist).

Mileage

Motion Sickness Pills

Nasal Strips or Sprays

Nicotine Gum or Patches

Norplant Insertion or Removal

Nursing Home

Only if Medically Necessary

Nursing Services

Obstetrical Expenses

Occlusal Guards to Prevent Teeth Grinding (TMJ)

Operations

Optometrists

Orthodontia

Not for Cosmetic Purposes

Over the Counter Medications

Excluding Vitamins and Herbal Supplements unless prescribed by Physician

Ovulation Monitors

Oxygen

Pain Relievers

Physicals

Physical Therapy

Pregnancy Tests

*Prenatal Vitamins

Prosthesis

Psychiatric Care

Psychoanalysis

Psychologist

Radial Keratotomy

Reading Glasses

*Retin-A

Reasonable and Customary Charges, Amounts in Excess of

Medical expenses in excess of the plan's reasonable and customary charges.

Rubbing Alcohol

*Schools, Special

You can include in medical expenses payments to a special school for a mentally impaired or physically disabled person if the main reason for using the school is its resources for relieving the disability.

Screening Tests

Sinus Medications

Sleep Deprivation Treatment

Smoking Cessation Programs

*Special Foods

Prescribed by a physician to treat a specific illness or ailment and they do not substitute for normal nutritional requirements.

Spermicidal Foam

*St. John's Wort

Only for Medical Purposes

Sterilization

*Sunglasses

Only if they are Prescription

Sunburn Creams and Ointments

Surgeries

Telephones

Special telephone equipment that lets a deaf person communicate over a regular telephone.

Televisions

Special television equipment that lets a deaf person read subtitles.

Therapy

Thermometers

Throat Lozenges

Tooth Ache and Teething Pain Relievers

Transplants

Transportation

Amounts paid for transportation primarily for, and essential to, medical care qualify as medical expense.

Vaccines

Vasectomy

Veterinary Fees

For the Care of Specially Trained Animals that Assist persons with Physical Disabilities

Viagra

Vision Correction Procedures

*Weight Loss Programs

Only if the weight loss program is prescribed by a doctor to treat an existing disease and is not to improve general health, then expenses are reimbursable.

Wheelchairs

*Wigs

Pays the full cost of wig purchased if prescribed by a physician for the mental health of a person who has lost all their hair due to disease or treatment.

X-ray Fees

Dependent Care Expenses:

Care for dependents (under age 13) of gainfully employed parent or guardian

Care for dependents that are mentally or physically incapable of self-care

Baby-sitter, daycare provider, home-care provider

Preschool

Daycare centers caring for less than 6 non-resident people

Daytime camps or training programs – *Latch key programs*

Licensed daycare centers caring for more than 6 non-resident people