

QUALIFIED EXPENSES THAT MAY BE PAID FROM YOUR MEDICAL FLEXIBLE SPENDING ACCOUNT

► **Filing Claims**

Participants may request reimbursements by submitting a properly completed claim form online. Once filed, the system will generate a claims submission confirmation which will also be sent to you via email. The IRS requires proof that your submitted claim is a reimbursable expense. Please print your confirmations and attach your receipts for expenses incurred. Upload, email, fax, or mail it to Genesis Employee Benefits. Alternatively, you may complete a paper claim form and submit to us for reimbursement.

► **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.

► **Over-the-Counter (OTC) Medicines and Drugs - change effective 1/1/2011**

Starting January 1, 2011, over the counter medicines will no longer be eligible for reimbursement from your pre-tax medical accounts without a Licensed Practitioner’s prescription. Drugs, medicines, and biological products such as those listed with an * below will require a prescription. The prescription must be submitted with the receipt for the expense to be reimbursed. The prescription must be a signed written order by a practitioner licensed to prescribe drugs and contain the following information: date of issue, name and address of patient, name and quantity of drug prescribed, directions for use, and name and address of prescriber. A Letter of Medical Necessity does not meet these requirements and will not be accepted for prescriptions.

The following is not a complete list, but contains many common qualified expenses and premiums. It is a general list compiled with current information. A more comprehensive list will be provided as it is further defined by the IRS.

MOST COMMON EXPENSES	OTHER EXPENSES	SERVICES and FEES
Co-pays Coinsurance Deductibles OTC medicines & drugs	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 Birth control pills Contact lenses, solutions, etc. Eye glasses Fertility treatments Food & beverage for specific diseases Hearing aids & batteries Immunizations Laser eye surgery Learning disability (special school or specially trained educator, recommended by doctor) Lifetime care at medical facility Lodging (for medical care or treatment) Medical supplies and equipment Norplant insertion or removal Obstetrical expense	Acupuncture Anesthetist Chiropractor Christian Science Dentist Eye exams Gynecologist Hospital Laboratory Naturopath Nursing Obstetrician Oral surgery Ophthalmologist Optometrist Orthodontist Osteopath Physicals Physician Physiotherapist Psychiatrist Psychologist Specialists

MILITARY RETIREES (TRICARE)	OTHER EXPENSES (cont.)	OTC MEDICINES and DRUGS (* items require a prescription)
Co-pays Coinsurance Deductibles Vision Miscellaneous DUAL PURPOSE ITEMS (Letter of Medical Necessity required) Acne medications Dietary supplements or herbal medicines Glucosamine/Chondroitin for arthritis Health Club memberships Massage Therapy Orthopedic shoes & inserts St. John's Wort Sunscreens Weight loss drugs EXCLUDED ITEMS: Cosmetics Face creams Feminine hygiene products Lip moisturizers (i.e. ChapStick®) Medicated shampoos Soaps Toiletries Tooth brushes (including electronic) Toothpastes Vitamins	Operations Organ transplants Orthodontia Physical therapy Prescription medicines Retirement home (costs allocable to medical care) Seeing-eye dog Stop smoking programs Student health fees Telephone for deaf (TTY) Therapy treatments Transportation (subject to IRS limits) Vaccines Vasectomy Viagra Wheelchair X-rays	Allergy medicines* Antacids* Anti-diarrhea medicines* Bandages Blood sugar test kits Bug bite medication* Calamine lotion* Cold medicines* Cough drops* Diaper rash ointments* Eye products (i.e. Visine®)* First aid kits 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*

FAX, EMAIL OR MAIL completed claim forms & supporting documentation to:

Local Claims eFax: 952-460-1480

Toll-Free Claims eFax: 866-450-1480

Email: Claims@GenesisBenefits.net

Genesis Employee Benefits, Inc

PO Box 1578

Minneapolis, MN 55440-1578

Local Phone: 952-653-4422

Toll-Free Phone: 866-678-8322

CustomerCare@GenesisBenefits.net

Check the status of your claim online at www.GenesisBenefits.net. Choose Participant Login in the upper right corner.