

Which Expenses Are Eligible?

An overview of eligible expenses for reimbursement under your funding program

This Eligible Expenses insert is provided to help you learn how to access and manage your reimbursement funds and inform you of the types of expenses eligible for reimbursement through your funding program.

PREMIUM EXPENSES

The funds provided in your reimbursement program can be applied toward the **Medical, Prescription Drug, Dental, Vision, Medicare Part A, Medicare Part B, and Long Term Care** premium expenses incurred while you are eligible for your funding program. Generally, you will be billed and pay your insurance carrier's premiums to the insurer on a monthly basis before requesting reimbursement. You may not submit a reimbursement for Medicare Part A or B, if OPERS has reimbursed you for them.

PAYING YOUR PREMIUMS & AUTOMATIC REIMBURSEMENT

Most insurance carriers offer automatic reimbursement options. Using automatic reimbursement, your insurer will draft your premium payments directly from your bank account and submit your request for premium reimbursement to Via Benefits automatically. If you choose not to take advantage of automatic reimbursement, or if your insurance carrier does not offer automatic reimbursement, you may send your request and its supporting documentation online, by fax, or through the mail each month.

HOW TO ACTIVATE AUTOMATIC REIMBURSEMENT

If you prefer the advantage and convenience of automatic reimbursement, and would like to learn how to activate this feature, use your online account by reading the Getting Reimbursed Guide, or by calling Via Benefits at the phone number printed in your Getting Reimbursed Guide. The Getting Reimbursed Guide tells you more about automatic reimbursement and how to submit requests.

OUT-OF-POCKET EXPENSES

Your funding program allows you to be reimbursed for your eligible out-of-pocket medical expenses to the degree that funds are available. Eligible out-of-pocket expenses include copayments, deductibles and coinsurance payments. Other eligible expenses are defined as those incurred while paying for **Medical, Pharmacy, Dental and Vision** services as described in Section 213 (d) of the Internal Revenue code. For more information see the IRS publication 502 (available at www.irs.gov/pub/irs-pdf/p502.pdf), the Summary Plan Description (SPD) provided by OPERS, or call Via Benefits.

SAMPLE LIST OF ELIGIBLE OUT-OF-POCKET EXPENSES

The sample list below is generally considered eligible expenses for reimbursement based on IRS Code Section 213 (d). It is not a complete list, is referenced here for your convenience and is subject to change without notice. For more information on eligible expenses covered by your specific program refer to your summary plan description or contact Via Benefits.

MEDICAL

- Abdominal supports
- Acupuncture
- Alcoholism treatment
- Ambulance
- Anesthetist
- Arch supports
- Artificial limbs
- Blood tests
- Blood transfusions
- Cardiographs
- Chiropractor
- Convalescent home (for medical treatment only)
- Crutches
- Dermatologist
- Diagnostic fees
- Guide dog
- Gynecologist
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatment
- Lab tests
- Metabolism tests
- Neurologist
- Nursing (including board and meals)
- Obstetrician
- Operating room costs
- Organ transplant (including donor's expenses)
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen and oxygen equipment
- Physician
- Physiotherapist
- Podiatrist

- Postnatal treatments
- Practical nurse for medical services
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium Therapy
- Registered nurse
- Spinal fluid test
- Splints
- Surgeon
- Telephone or TV equipment to assist the hard-of-hearing
- Therapy equipment
- Vaccines
- Wheelchair
- X-rays

PHARMACY

- Prescription medicines
- Rx Drugs (prescription)

DENTAL

- Dental Treatment
- Dental X-rays
- Dentures
- Fluoridation unit
- Gum treatment

VISION

- Contact Lenses
- Eyeglasses
- Ophthalmologist
- Optician
- Optometrist