



Montebello Teachers Association Retiree Supplemental Health Plan Voluntary Employees' Beneficiary Association

Administered by Coast Benefits, Inc.

Eligible Expenses – IRS Publication 502

The **Montebello Teachers Association Retiree Supplemental Health Plan (Plan)** provides benefits that fully or partially reimburse Covered Expenses incurred by participants and retirees who have an Allocated Amount that has not yet been fully disbursed by the Plan. This document has been created to help you identify which medical expenses can qualify for reimbursement under the Plan. This document focuses on services and supplies that could qualify as medical care. It does not address insurance premiums.

The chart below contains a list of medical services, supplies, and the like, along with an icon that indicates whether an expense for the specific item would be eligible for reimbursement or might be eligible for reimbursement if prescribed or with a Letter of Medical Necessity. In all cases, all rules of the Plan must be satisfied for an expense to be reimbursed (e.g., you must file a timely and fully documented claim, including the documentation needed to substantiate your claim, for your Covered Expense to be reimbursed).

Here are the icons used in the spreadsheet and their meanings:

✓ - means that the expense is an expense for medical care that is tax deductible under Section 213(d) of the Internal Revenue Code and eligible for reimbursement under the Plan as a Covered Expense if other requirements are satisfied.



RX – means that **you must have a prescription from your healthcare provider** in order for the expense to be eligible for reimbursement under the Plan if other requirements are satisfied.



LETTER- means that you need a Letter of Medical Necessity for the expense to be eligible for reimbursement under the Plan as a Covered Expense (if other requirements are satisfied). **Expenses for these items typically do not qualify as Covered Expenses** because such services/supplies are typically for the general health of the individual, and therefore are not medical care as defined by the Internal Revenue Code. However, a Letter of Medical Necessity that establishes that the particular item is for medical care (e.g., because it is necessary for the treatment or mitigation of a specified disease) could result in the item qualifying as a Covered Expense.



means it is not eligible for reimbursement under Section 213(d) of the Internal Revenue Code

What is a Letter of Medical Necessity?

A Letter of Medical Necessity is a letter from your healthcare provider recommending the item as treatment for a specified medical condition or disease diagnosed by the physician or practitioner. In other words, **your doctor must provide a letter in which she/he names your disease/medical condition and explains why you need the item to treat or mitigate the specified disease/medical condition**. A letter that merely states that the item is medically necessary is not sufficient and will result in a denial of the claim.

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Expense	Eligible?
Acne treatments (over-the-counter)	✓ LETTER
Acupuncture	✓
Alcoholism treatment	✓
Allergy and sinus medicine and products (over-the-counter)	✓ LETTER
Allergy medication that requires a prescription	✓ RX
Allergy treatments and products	✓ LETTER
Alternative dietary supplements (for treatment of a medical condition)	✓ LETTER
Alternative drugs, medicines and treatment products (for treatment of a medical condition)	✓ LETTER
Alternative healers (for treatment of a medical condition)	✓ LETTER
Ambulance and emergency health services	✓
Anesthesia (for non-cosmetic purposes) Covered without RX	✓
Antacid (over-the-counter)	✓ LETTER
Antibiotic ointment (over-the-counter)	✗
Aspirin or other pain reliever (over-the-counter)	✗
Asthma medicines or treatments (over-the-counter)	✓ LETTER
Athletic treatments/braces	✓
Bandages and related items (over-the-counter)	✓
Co-insurance (dental)	✓
Co-insurance (medical)	✓
Co-insurance (prescription)	✓

Expense	Eligible?
Co-insurance (vision)	✓
Cold and flu medicine (over-the-counter)	✓ LETTER
Cold and flu prevention (over-the-counter)	✓ LETTER
Cold cream (over-the-counter)	
Compression or anti-embolism socks, stockings or hose	✓ LETTER
Concierge medical fees (for medical services actually received)	✓
Concierge medical fees (billed for future availability of services, with no services actually received)	✗
Contraceptives (over-the-counter)	✓
Contraceptives (prescription required)	✓ RX
Copayment (dental)	✓
Copayment (medical)	✓
Copayment (prescription)	✓
Copayment (vision)	✓
Cord blood storage (for future treatment of a birth defect or known medical condition)	✓ LETTER
Cord blood storage (for unidentified future use)	✗
Corn and callus remover (over-the-counter)	✓ LETTER
Corneal keratotomy	✓
Cosmetic procedures or surgery	✗
Cosmetic procedures or surgery arising from or directly related to birth defects, personal injury, and/or disfiguring disease	✓ LETTER
Cough drops and sore throat lozenges (over-the-counter)	✓ LETTER
Cough syrup (over-the-counter)	✓ LETTER

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Expense	Eligible?
Counseling (for medical care)	✓
Counseling (marriage)	✗
CPR classes (adult or child)	✗
Crutches, canes, walkers or like equipment (purchase or rental)	✓
Dancing lessons (for treatment of a medical condition)	LETTER ✓
Deductible for dental plan	✓
	✓
Deductible for prescription plan	✓
Deductible for vision plan	✓
Dental care (for non-cosmetic purposes, including sealants)	✓
Dental products for general health	✗
Dental reconstruction (including implants)	✓
Dental veneers (non-cosmetic)	LETTER ✓
Dental, oral, and teething pain products (over-the-counter)	LETTER ✓
Dentures, bridges, etc.	✓
Dermatology treatments	LETTER ✓
Diabetic monitors, test kits, strips and Supplies	✓
Diagnostic services (dental or vision)	✓
Diagnostic services (medical)	✓
Diaper rash ointments and creams (over-the-counter)	LETTER ✓
Diapers and diaper services	✗

Expense	Eligible?
Doula or birthing coach	LETTER ✓
Drug addiction treatment	✓
Dyslexia treatment	LETTER ✓
Ear drops and wax removal (over-the-counter)	LETTER ✓
Electrolysis	✗
Emergency kits (over-the-counter)	✗
Exercise equipment or program (as treatment for a medical condition diagnosed by a licensed healthcare professional)	LETTER ✓
Eye drops and treatments (over-the-counter)	LETTER ✓
Eye examinations	✓
Eye surgery or treatment to correct vision	✓
Eyeglasses (over-the-counter, but needed for medical reasons)	✓
Eyeglasses (prescription needed for medical reasons)	✓
Face lifts	✗
Feminine hygiene products	✓
Fertility monitor (over-the-counter)	LETTER ✓
Fertility procedures	LETTER ✓
Fertility treatment (for non-dependent surrogate)	✗
First aid kits (over-the-counter)	✗
Fitness programs (as treatment for a medical condition diagnosed by a licensed healthcare professional).	LETTER ✓
Flu vaccine	✓

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Expense	Eligible?
Funeral expenses	
Gastrointestinal medication (over-the-counter)	 LETTER
Guide dog for hearing disabled, visually impaired or other physically disabled person (dog, training, care)	
Gym Membership (if treating obesity, heart condition, or allergies)	 LETTER
Hair regrowth products	 LETTER
Hair removal	
Hair transplant	
Hand lotion (over-the-counter)	
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional).	 LETTER
Hearing aids and batteries	
Herbal or homeopathic medicines (over-the-counter)	 LETTER
Home improvements (as required for a medical condition diagnosed by a licensed healthcare professional, conditions apply) (this is a high standard – requires documentation)	 LETTER
Hospital services and fees (for treatment of a covered medical condition)	
Household help	
Humidifier, air filter and supplies	 LETTER
Illegal surgeries or substances	
Immunizations	

Expense	Eligible?
Incontinence supplies	
Infertility treatment (for employee, spouse or dependent)	
Insulin, testing materials and supplies	
Lab (medical)	
Laboratory fees	
Lactose intolerance medication (over-the-counter)	 LETTER
Lamaze classes (charges for mother only)	
Laser eye surgery (to treat defective vision)	
Lasik (to correct defective vision)	
Late payment fees charged by healthcare Provider	
Laxatives (over-the-counter)	 LETTER
Lead-Based Paint Removal <i>To prevent a child who has or had lead poisoning from eating the paint. Must be in poor repair or within the child's reach.</i>	 LETTER
Learning disability treatments	 LETTER
Lice treatment (over-the-counter)	 LETTER
Listening therapy	 LETTER
Lodging (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver; conditions apply)	 LETTER
Long-term care services (conditions apply, see Publication 502)	See Publ 502
Magnetic therapy (over-the-counter)	 LETTER
Massage therapy (for treatment of a medical condition)	 LETTER
Mastectomy-related special bras	

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Expense	Eligible?
Maternity clothes	✗
Medical abortion (legal under state law)	✓
Medical equipment (for treatment of medical condition) and repairs	✓ LETTER
Medical literature, books, pamphlets or Audio	✗
Menstrual Care Products (tampons, pads, liners, menstrual cups, menstrual sponges, reusable period underwear, etc.	✓
Midwife	✓
Mileage (for travel to/from anything other than eligible care)	✗
Mileage (for travel to/from eligible healthcare)	✓
Modified equipment (difference in cost only)	✓ LETTER
Motion sickness medication (over-the-counter).	✓ LETTER
Nasal strips (over-the-counter)	✓ LETTER
No show fees charged by healthcare Provider	✗
Norplant insertion or removal	✓
Nursing home (conditions apply).	✓ LETTER
Nursing services (wages and taxes, conditions apply)	✓
Nutritional supplements (for treatment of a medical condition)	✓ LETTER
OB/GYN fees	✓
Occlusal guards to prevent teeth grinding	✓
Office visits (chiro)	✓
Office visits (dental)	✓
Office visits (medical)	✓
Office visits (psych/therapy for medical care, including mental health)	✓
Office visits (vision)	✓

Expense	Eligible?
Operations (for non-cosmetic purposes)	✓
Operations (for vision and dental only)	✓
Optometrist/ophthalmologist fees	✓
Organ transplants (recipient and donor)	✓
Ortho keratotomy	✓
Orthodontia (braces and retainers)	✓
Orthopedic and surgical supports	✓
Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)	✓ LETTER
Orthotics	✓ LETTER
Ovulation monitor (over-the-counter)	✓ LETTER
Oxygen Equipment	✓
Physical exams	✓
Physical therapy	✓
Physician retainer/membership fee (for on-call or concierge services)	✗
Pregnancy tests (over-the-counter)	✓
Prescription drugs that require a prescription (for non-cosmetic purposes)	✓ RX
Prescription drugs for cosmetic purposes	✗
Psych/therapy visits (for medical care, including mental health care)	✓
Radial keratotomy (RK) to correct defective vision	✓
Reading glasses (over-the-counter)	✓
Reconstructive surgery (following accident or medical procedure or condition)	✓ LETTER
Sleep aids and sedatives (over-the-counter)	✗
Smoking cessation (programs/counseling)	✓

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Expense	Eligible?
Smoking cessation drugs (prescription)	✓ RX
Smoking cessation gum or patches (over-the-counter)	✗
Special foods (gluten-free, salt-free or other for treatment of a medical condition; difference in cost only, conditions apply).	✓ LETTER
Special school (for mental and physical disabilities), conditions apply	✓ LETTER
Speech therapy	✓
Spermicidals	✓
Sterilization	✓
Sunglasses (over-the-counter)	✗
Sunglasses (prescription)	✓
Sunscreen with SPF <15 or suntan lotion (over-the-counter)	✗
Sunscreen with SPF 15+ and broad spectrum, sunburn creams and ointments (over-the-counter)	✓ LETTER
Surgery (for non-cosmetic purposes).	✓
Swimming lessons (for treatment of a medical condition)	✓ LETTER
Teeth bleaching or whitening	✗
Therapy (Mental Health)	✓
Toothpaste, medicated (difference in cost only of medicated toothpaste over the standard toothpaste)	✗
Toothpaste, toothbrush, floss, etc.	✗
Transgender treatments/surgery	✓

Expense	Eligible?
Transportation, parking and related travel expenses (essential to receive eligible care)	✓
Transportation, parking and related travel expenses, for non-eligible expenses	✗
Tubal ligation	✓
Tuition or educational classes (for a specific medical condition)	✓ LETTER
Urological products	✓
UV protection clothing	✓ LETTER
Vaccinations	✓
Varicose vein removal surgery (for medical care)	✓ LETTER
Vasectomy	✓
Vitamins (prescription)	✓ LETTER
Vitamins for general health purposes (over-the-counter)	✗
Walking aids (canes, walkers, crutches and related supplies)	✓
Warranties or other charges for future anticipated services (with none actually received)	✗
Wart removal treatments (over-the-counter)	✓ LETTER
Weight loss counseling for medical condition	✓ LETTER
Weight loss drugs that require a prescription	✓ RX
Weight loss foods	✗
Weight loss program (for treatment of medical condition)	✓ LETTER
Weight loss program (to improve or maintain general health)	✗
Wound care (over-the-counter)	✓
X-ray fees (dental)	✓
X-ray fees (medical)	✓

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