

QUALIFYING EXPENSES

The Health Reimbursement Arrangement (HRA) Plan Document contains the rules governing what expenses are or are not reimbursable. Below are some examples to give you a general idea. Please contact National Plan Administrators, Inc. (800) 880-2776, if you have any questions about eligible expenses or procedures.

Examples of expenses for which you may be able to receive reimbursement include:

Deductibles and co-payments for medical, prescription drugs, vision and/or dental expenses

Over-the-Counter drugs and items that are used to alleviate or treat personal injuries or sickness

Eye exams, eyeglasses, contact lenses and other vision expenses

Individual psychotherapy; Chiropractic expenses

Orthodontia monthly and down payments, according to the Orthodontic Contract

Acupuncture with letter of medical necessity

Medical, Dental, Vision or Long Term Care Insurance Premiums

Examples of expenses for which you cannot be reimbursed include:

Over-the-counter items or vitamins even if prescribed; toothpaste, toiletries, any item or drug that is for general good health

Cosmetic surgery or other similar procedures or drug, which is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body to prevent or treat illness or disease including teeth bleaching

Health club dues; custodial care

Weight management related expenses unless letter of medical necessity from doctor

Herbal remedies, drugs or supplements, even if prescribed

CLAIM DOCUMENTATION PROCEDURES

The Debit Card must be used according to the Internal Revenue Code for Unreimbursed Medical Spending Expenses ONLY at qualified locations for eligible products and services under your Employer's specific Plan, as long as the participant provides Documentation with each transaction.

- Transaction receipts and or any other related claim information and documentation as deemed necessary to substantiate the eligibility status for the service/purchase
- FAILURE TO SUBMIT SUCH DOCUMENTATION may result in:
 - 1) the expense being deemed ineligible, you would then be responsible to reimburse the Plan;
 - 2) immediate suspension or revocation of the card; and
 - 3) Employer may deduct the overpayment amount from future wages/compensation
- Before using the Debit Card for orthodontic claims, NPA must have a copy of the Orthodontic Contract including the down/initial payment, schedule of payments, when banding will occur and the duration of the treatment. Thereafter, simply submit a Claim Documentation Form with the receipts after each transaction.
- **Please retain copies for your records of all items submitted to National Plan Administrators.**
- ***Inappropriate use of the Debit Card will result in immediate termination of your privileges and the Debit Card will be inactivated. You will also be responsible to reimburse all ineligible expenses to your Employer's Plan.***
- Claim Documentation Forms are available online at www.natplan.com/forms.htm.

