

HEALTH CARE REIMBURSEMENT PLAN COMPENSATION REDUCTION WORKSHEET

This worksheet will help you estimate your annual medical costs for you and your dependents, which will not be reimbursed by insurance. This list is not all-inclusive, but it contains some of the more common medical expenses.

Remember to ***estimate the expenses you incur for yourself, your spouse, and dependents*** even if they are covered under another employer's insurance plan.

DEDUCTIBLES and CO-PAYS

ESTIMATED ANNUAL EXPENSE

Medical Plan Deductibles	\$ _____
Dental Plan Deductibles	\$ _____
Vision Plan Deductibles	\$ _____
Co-Pays (office visits – medical, dental, vision)	\$ _____
Prescription Drug Co-Pays	\$ _____
Over the Counter Drugs and Medicines	\$ _____
Dental / Vision Co-Pays	\$ _____

EXPENSES NOT FULLY COVERED BY MEDICAL, DENTAL and / or VISION PLANS

Physician's Services / Office Visits	\$ _____
Surgery	\$ _____
Ambulance Service	\$ _____
Well Baby Care	\$ _____
Prescription Drugs	\$ _____
Psychiatrists, Psychologists	\$ _____
Physical or Speech Therapy	\$ _____
Hearing Care (hearing aides, batteries, etc.)	\$ _____
Chiropractors	\$ _____
Acupuncture	\$ _____
Nursing Home Costs	\$ _____
Dental – Basic and Major (fillings, root canals, crowns, dentures, etc.)	\$ _____
Orthodontia	\$ _____
Eyeglasses, Contact lenses (Including solutions)	\$ _____
Laser Eye surgery	\$ _____
Other expenses	\$ _____
A. TOTAL ESTIMATED ANNUAL EXPENSES	\$ _____
B. NUMBER OF PAY PERIODS	\$ _____
C. AMOUNT OF REDUCTION PER PAY PERIOD	\$ _____

Over the Counter Drugs and Medications*

(*This list is not exhaustive)

Reimbursable items include, but are not limited to:

- Antacids
- Anti-diarrhea medicine, laxatives
- Menstrual cycle products for pain and cramp relief
- Cough drops, throat lozenges, sinus medications, nasal sinus sprays
- Nicotine gum or patches for stop-smoking purposes
- Special ointment or cream for sunburn (not just regular skin moisturizers)
- BenGay, Tiger Balm, and similar products for muscle pain or joint pain
- Pedialyte for ill child's dehydration
- First aid cream, Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments
- Visine and other such eye products
- Suppositories and creams for hemorrhoids
- Motion sickness pills

The following items are not OTC drugs, so the OTC Drug Ruling technically does not apply to them; however, they are reimbursable through a health FSA

- Band-aids, bandages, gauze pads, first aid kits, cold/hot packs for injuries, rubbing alcohol, liquid adhesive for small cuts
- Reading glasses, contact lens cleaning solutions
- Carpal tunnel wrist supports
- Pregnancy test kits, condoms, spermicidal foam
- Thermometers (ear or mouth)
- Nasal strips, etc.

Non Reimbursable items include, but are not limited to:

- Toothpaste or toothbrushes (electric or otherwise) even if a dentist recommends special ones to treat a specific condition
- Chapstick
- Face cream, moisteners, and suntan lotion
- Medicated shampoos and soaps
- One-a-day vitamins

May be Reimbursable with a Letter of Medical Necessity from Physician (items include, but are not limited to):

- Weight-loss drugs to treat a specific disease (including obesity)
- Pills for persons who are lactose intolerant
- Nasal sprays for snoring
- Orthopedic shoes and inserts (for orthopedic shoes, you can only be reimbursed for the extra cost over buying non-orthopedic shoes)
- Sunscreen
- Acne treatments (most acne treatment is not reimbursable because it constitutes a cosmetic procedure directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. The exception to this rule is if the procedure is necessary to ameliorate a deformity arising from or directly related to a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease)
- Glucosamine/Chondroitin for arthritis or other medical condition
- St. John's Wort for depression
- OTC hormone therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.
- Dietary supplements or herbal medicines to treat a specific medical condition
- Pre-natal vitamins
- Fiber supplements

GONZAGA UNIVERSITY ELIGIBLE MEDICAL EXPENSES

A "Medical/Dental Expense" generally means an item for which you could have claimed a Medical Expense deduction on an itemized federal income tax return (see IRS Publication 502) for which you have not otherwise been reimbursed from insurance or from some other source. Medical/Dental Expenses are limited to generally recognized health care expenses, which are defined to mean (a) expenses incurred for diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure or function of the body, and (b) for transportation primarily for and essential to such medical and dental care. They include, for example, expenses you, your spouse or eligible dependents have incurred for:

- Medicine, drugs and vaccines that your doctor prescribed.
- Over the counter drugs, medicines and pregnancy kits;
- Medical doctors, dentists, eye doctors, optometrists, chiropractors, osteopaths, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, chiropractors, Christian Science practitioners and naturopaths.
- Medical examination, x-ray and laboratory service.
- Nursing care services.
- Hospital care (including meals and lodging), clinic costs and lab fees.
- Medical treatment at a center for drug and alcohol addiction.
- Medical aids such as hearing aids (including batteries), dentures, eyeglasses, contact lenses, braces, artificial limbs, orthopedic shoes, elastic hose as medically prescribed, crutches, wheelchairs, guide dogs and the cost of maintaining them.
- Ambulance service and other travel costs to get Health Care. If you use your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim \$.14 a mile. Add parking and tolls to the amounts you claim under either method.
- Expenses for weight loss programs or treatments if the treatment is prescribed for a medical condition (does not include food, meal replacements or supplements);
- Stop smoking programs (but not non prescription drugs to aid in smoking cessation)
- Automobile modifications (hand controls, special equipment, mechanical lifts)
- Eye surgery to correct vision
- Vasectomy
- Tubal ligation

ORTHODONTIC TREATMENT

Expenses for orthodontic treatment can only be reimbursed for the expenses incurred during the Plan Year. The Plan will reimburse up to one third of the entire cost of the orthodontic treatment when the braces are placed. The remaining amount of the cost will be amortized over the estimated treatment period.

EXCLUDED MEDICAL EXPENSES

The following items are not Medical/Dental Expenses, even if they meet the criteria of IRS Publication 502:

EXCLUSIONS

- Health insurance premiums that you or your spouse pay for coverage under another health plan;
- Basic cost of Medicare Insurance, life insurance or income protection policies;
- Long-term care services;
- Cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease. "Cosmetic surgery" means any procedure or drug which is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease;
- The salary expense of a nurse to care for a healthy newborn at home;
- Household and domestic help (even though recommended by a qualified physician due to an employee's or dependent's inability to perform physical housework);
- Custodial care;
- Health club dues, or fitness programs;
- Social activities, such as dance lessons (even though recommended by a qualified physician for general health improvement);
- Bottled water;
- Maternity clothes;
- Diaper service or diapers;
- Cosmetics, toiletries, toothpaste, etc.;
- Vitamins, food supplements or special foods, even if prescribed;
- Marijuana and other controlled substances, even if prescribed;
- Travel your doctor tells you to take for rest or change; and
- Gonzaga University specifically excludes expenses of an abortion under the Plan.