

HR Concepts, LLC

"Your Third Party Administrator of Choice"

Examples of Eligible Expenses

Artificial limbs	Co-insurance	Elastic Bandages	Laser eye surgery	Reading Glasses
Artificial teeth	Co-payments	Eye exams	Learning disabled	Root Canals
Acupuncture	Contact lenses	Eye glasses	Obstetrical	Sleep-deprivation
Band Aids	Contact lens Solution	First Aid Supplies	Occlusal guards	Sterilization
Birth control	Crowns	Fluoridation	Orthodontia	Smoking cessation
Birth prevention	Deductibles	Guide dog care	Osteopath fees	Taxes on medical services
Body scans	Dental Cleanings	Handicapped care	Ostomy	Television (hearing impaired)
Braces & Supports	Dentures	Hearing aids	Oxygen	Transportation for medical
Braille Books	Denture Adhesives	Hospital Services	Physical Exams	Vaccines
Canes	Diabetic supplies	Immunizations	Prescriptions	Viagra
Catheters	Diagnostic Tests	Infertility expense	Preventive care	Walkers
Cavities	Drug addiction	Insulin	Prosthesis	Wart remover treatments
Chiropractic	Durable Med	Lab Diagnostic	Psychiatric care	Wheelchairs

*Please note that as of 1/1/2011, due to the Federal healthcare reform, most OTC expenses will no longer be eligible for reimbursement without a prescription or a signed Letter of Medical necessity by your provider.

You can access an updated list of eligible expenses including OTC from here: <http://hccet.ebia.com/hrllc>

Examples of Ineligible Expenses

Breast pumps	Family counseling	Hypoallergenic linens	Marriage counseling	Skin moisturizers
Cosmetic surgery	Herbs	Hypoallergenic pillows	Medicated shampoo	Sonicare products
Dental bleaching	Health club dues	Insurance premiums	Neck support pillows	Supplements
Electrolysis	Humidifiers	Marijuana	Sex change	Weight loss programs

Examples of Expenses Requiring Documentation

There is a small group of items that may be allowed only if you are diagnosed by a medical doctor (MD) with a specific medical condition. These items must be to treat the condition and cannot be for preventative purposes. A doctor's prescription or a letter of medical necessity is required from the provider.

Acid Controllers	Anti-Gas	Cold Sore Remedies	Hemorrhoid Preps	Pain Relief
Allergy & Sinus	Anti-Itch & Insect	Cough, Cold & Flu	Laxatives	Respiratory Treatment
Antibiotic	Anti-Parasitic	Digestive Aids	Motion Sickness	Sleep Aids/ Sedatives
Anti-Diarrheal	Baby Rash Creams	Feminine Anti-Fungal	Massage	Vitamins



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