

Plumbers and Steamfitters Local 267 Benefit Funds

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UPDATES TO THE MEDICAL REIMBURSEMENT FUND

AS OF FEBRUARY 3, 2012 TRUSTEES MEETING

Dear Plan Participant:

The Plumbers and Steamfitters Local 267 Insurance Fund allows reimbursement of tax-deductible medical expenses and certain health insurance premiums out of your individual account so long as the balance in your account exceeds \$6,000. In an effort to assist you in fully utilizing your medical insurance benefit available through the Insurance Fund, we are enclosing updated information regarding expenses that are eligible for reimbursement from your account. The expenses listed as eligible may be reimbursed to you if the following criteria are met:

- 1.) The balance in your account must exceed \$6,000 after reimbursement**
- 2.) Claims are submitted in a timely fashion. The Fund will not reimburse a claim which is more than 18 months old.**
- 3.) Your claim must include the original receipt from the medical provider showing that payment was made (or you can prove payment by a canceled check or credit card receipt). Handwritten "paid" receipts are not accepted for reimbursement.**
- 4.) Insurance premiums may be reimbursed if they were paid with after-tax dollars (for example, if you are covered by your spouse's insurance and her share of the premium is deducted from her pay, it is reimbursable. If your spouse paid the premium tax-free out of her flexible spending account, it is not reimbursable.).**

We are required to enforce these rules in order to maintain the Fund's tax-free status. Like all IRS rules, these are subject to change.

The enclosed lists are for your convenience to be used as a guide to reimbursable medical expenses. They do not cover every possible scenario. Each claim and its supporting documentation will be reviewed individually when it is received by the Fund Office. If you have any questions regarding whether an expense is reimbursable by the Fund, please contact the Fund Office.

Very truly yours,

Trustees of the Plumbers & Steamfitters Local 267 Insurance Fund



Plumbers & Steamfitters Local 267 Insurance Fund

January 2012

List of Eligible/Ineligible Expenses

Eligible Expenses

Below is a current list of health care expenses reimbursable by the Local 267 Insurance Fund. These expenses must be medically necessary and satisfy all other requirements for reimbursement under the Plan and applicable federal tax law. This list is intended to be a guide to assist you in determining whether an expense is eligible for reimbursement. This list may be modified from time to time. For specific questions regarding expenses eligible for reimbursement, please contact the Fund Office.

- Abortion
- Acupuncture
- Alcoholism treatment program fees
- Ambulance service
- Artificial limbs
- Birth control pills and devices
- Braille books and magazines (above the cost of regular print)
- Breast pumps and supplies that assist lactation
- Breast reconstruction surgery (following mastectomy)
- Capital expenses (for special equipment installed in the home or for improvements if their main purpose is medical care)
- Car modification for equipment installed for the use of a person with a disability
- Childbirth classes
- Chiropractic care
- Christian Science practitioner fees
- Co-insurance amounts -after taxes
- Contact lenses (including cleanser and saline solution)
- Co-payments
- Cosmetic surgery (only from congenital abnormality, personal injury or disfiguring disease)
- Crutches
- Deductibles
- Dental expenses (non-cosmetic only)
- Dentures
- Diabetic Supplies
- Drug addiction treatment at a therapeutic center
- Eye Exams
- Eyeglasses
- Guide dog or other animal used by person with a physical disability
- Hearing aids and batteries
- Hospital fees
- Infertility treatments
- Insulin
- Laboratory fees
- LASIK
- Lead-based paint removal
- Learning disability (tuition payments or tutors' fees for child with severe learning disabilities caused by mental or physical impairments, only if doctor recommends child attend the school)
- Lodging and meals (at a hospital or similar institution if main reason for being there is to receive medical care or accompany a dependent receiving care)
- Medical equipment, supplies and diagnostic devices (for diagnosis, cure, mitigation, treatment or prevention of disease)
- Medical services provided by physicians, surgeons and specialists (non-cosmetic only)
- Mileage (only for purpose of receiving medical services)
- Nursing services
- Optical Care by Optometrist/Ophthalmologist or Optician
- Organ transplants
- Orthodontia (except care for cosmetic purposes)
- Orthotic inserts
- Physical exams (except for employment-related physicals)
- Physical Therapy
- Prescribed Medicines and drugs
- PRK (photo refractive keratectomy)
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychological treatment
- Schools, special (a home for intellectually/developmentally disabled person)
- Smoking cessation programs
- Special Education services (based on doctor's recommendation)
- Special foods (prescribed by a physician at costs in excess of commonly available products)
- Sterilization, including vasectomy
- Sunglasses (Prescription)
- Teeth guards (except for sports use)
- Transplants
- Vaccines
- Wheelchair costs
- X-rays

Ineligible Expenses

Alternative medicine
Babysitting/child care/day care
Breast augmentation such as implants or injections
Church of Scientology audits
Cord blood storage
Cosmetic surgery
Dancing lessons, swimming lessons, etc. (even if recommended by doctor)
Dependent care
Ear or body piercing
Electrolysis or hair removal
Employment-related expenses
Exercise/fitness programs or equipment
Finance or missed appointment charges
Funeral expenses
Gender reassignment surgery
Hair transplant
Health club dues
Herbal medicines
Household help (even if recommended by doctor)
Insurance premiums for policies that do not provide medical coverage
Marriage counseling
Massage (unless prescribed and substantiated by physician to treat physical defect or illness)
Maternity clothes
Mattresses/mattress boards
Medical alert devices
Medical savings accounts (MSAs)
Naturopathy
Nutritional supplements (unless prescribed and substantiated by physician to treat physical defect or illness)
Resort/Spa
Sunglasses (non-prescription)
Weight loss program (not for general health even if doctor prescribes the program)

Eligible Over-the-Counter (OTC) Products

IMPORTANT NOTE REGARDING OTC ITEMS

The recently enacted Patient Protection and Affordable Care Act of 2010 has changed the rules for the purchase of OTC products using your Health Reimbursement Account (HRA) pre-tax funds. Beginning January 1, 2011, OTC drugs and medicines are not eligible for HRA reimbursement unless: (1) the program participant obtains a prescription for the drug or medicine, (2) the prescription meets the legal requirements of a prescription in New York, and (3) the prescription is issued by an individual who is legally authorized to issue a prescription in New York. OTC supplies and equipment (e.g. bandages and reading glasses) are not affected by the legislation and continue to be eligible without a prescription.

Reimbursement of qualifying OTC products will be only to the extent permitted by applicable IRS rules in effect at the time the item is purchased. This list may be modified from time to time. If you are unsure about eligibility of specific items, please contact the Fund Office.

Ineligible Over-the-Counter Medicines and Drugs (unless prescribed in accordance with state laws)

Acid controllers	Denture pain relief	Medicated or unmedicated nasal sprays, drops & inhalers
Allergy & sinus	Digestive aids	Medicated or unmedicated respiratory treatments & vapor products
Antibiotic products	Ear care	Motion sickness
Antifungal (foot)	Eye care	Oral remedies or treatments
Antiseptics & wound cleansers	Feminine antifungal & anti-itch	Pain relief (including aspirin)
Anti-diarrhea medicines	Fiber laxatives	Skin treatments
Anti-gas	First aid burn remedies	Sleep aids & sedatives
Anti-itch & insect bite	Foot care treatment	Smoking deterrents
Baby rash ointments	Hemorrhoidal preps	Stomach remedies
Baby teething pain	Homeopathic remedies	
Cold sore remedies	Incontinence protection & treatment products	
Contraceptives	Laxatives (non-fiber)	
Cough, cold & flu		

Eligible Over-the-Counter Items

Baby Electrolytes and Dehydration	Diabetes Testing and Aids	Hearing Aid Batteries
Blood Pressure Monitors	Family Planning (pregnancy and ovulation kits)	Incontinence Products (e.g. Attends, Depends)
Cholesterol Testing	First Aid Supplies (bandages, band-aids, hot/cold packs, gauze pads, non-sports tapes)	Reading Glasses
Condoms		Thermometers
Contact Lens Care		

Ineligible Over-the-Counter Items

Chapstick	Hand lotion	Vitamins & supplements (unless prescribed and substantiated by physician to treat physical defect or illness)
Cosmetics	Moisturizers	Weight loss drugs
Deodorant	Mouthwash	
Face Creams	Suntan lotion (unless ≥ 30 spf)	
Feminine hygiene products	Toothpaste	

Disclaimer: The information contained in this document is not a substitute for legal or tax advice. For advice, you should consult your legal or tax advisor.