

# Katie Beckett

## Healthcare Reimbursement Account (HRA) Guide

## 2024 Update

The Katie Beckett HealthCare Reimbursement Account (HRA) allows people to spend program dollars on IRS qualified HealthCare expenses. Inspira is the Katie Beckett Program's HRA administrator. The HRA may be used with the Inspira card to cover out-of-pocket medical expenses or to reimburse claims from an itemized receipt.

### Requesting HRA Service

The Katie Beckett Case Manager assists families with requesting the Katie Beckett HRA service. It is a one-time per year allocation and cannot be modified during the plan year. We strongly encourage families to review the types of expenditures listed below while considering how much of their Katie Beckett funds to allocate to the HRA. DIDD cannot pay for claims submitted prior to the HRA authorization date on the plan. The \$10,000 Katie Beckett budget expenditure cap may not exceed \$10,000 across the calendar year and unspent funds cannot be rolled over into the next plan year. Once the services are authorized by the DIDD Case Manager on the child's Katie Beckett support plan, Inspira will mail your HRA debit card to the address on file.

Helpful tips on using the HRA may be found here:

- [Using your KB Part B Benefits - HRA](#)

### HRA Debit Card, Online Portal, and Mobile App

Families may expect to receive the HRA debit card within 21 days of authorization. If the card has not arrived within 21 days, please contact Inspira at [stateoftn@inspirafinancial.com](mailto:stateoftn@inspirafinancial.com). It will arrive in a plain white envelope in the parent or legal guardian's name and contain instructions on how to set up the account. The date the HRA service is authorized on your child's Person-Centered Support Plan (PCSP) is the first date expenses are eligible. For instance, if the HRA service is authorized on 3/1/22, a doctor's visit that occurs on or after that date would be eligible for HRA use. A doctor's visit that occurs on 2/28/22 would not be eligible.

Only the enrolled child is covered by the HRA. It is currently a one-time per year allocation and cannot be modified during the calendar year. Funds left over from one calendar year do NOT carry over into a new year. Families with 2023 expenditures have until 3/30/2024 to submit claims.

You may log into the Inspira online portal at [www.inspirafinancial.com](http://www.inspirafinancial.com) or download the Inspira mobile app to review your HRA balance, submit claims and check claims status. Additional information regarding the Inspira online portal are located at [Inspira Reimbursement Quick Reference Guide](#). For information on the Inspira mobile app, click [Inspira Mobile Application Flyer](#)

## Using Your HRA Benefit

The HRA can be used two ways:

- With the provided Inspira card to pay for covered out-of-pocket medical expenses.
- Reimbursement claims with an itemized receipt.

Information about eligible expenses can be found in the appendix of this document. Those include but are not limited to:

- Copays and deductibles
- Speech Therapy, Occupational Therapy, Physical Therapy, and Non-Traditional Therapies
- Medical Equipment and Supplies
- Orthotics
- Vision and Dental
- Respite (reimbursement only)
- Prescriptions

### Using the Inspira Card:

The Inspira card can currently be used at medical offices such as hospitals, doctors' offices, therapy offices, vision providers, dental offices, and pharmacies. When using the card, it's important to run it as credit, not debit. Please be aware that credit/debit card processing fees are not a covered expense.

Receipts must be submitted to validate all card purchases, and some purchases require a Letter of Medical Necessity (LOMN) from a healthcare provider to be an eligible expense. Inspira currently aims to review and approve supporting documentation within 30 days.

Please be aware that the card cannot be used to purchase future appointments. For instance, the card cannot be used to purchase a block of 10 future therapy appointments, since there must be validation the visits have occurred. Doing so, may lead to suspension of your Inspira card.

### Submitting Claims for Reimbursement:

Reimbursement requests are typically processed by Inspira within 7-10 business days but may take longer. These claims are paid by check or direct deposit.

There is a daily spending limit of \$3,200 for both the Inspira card and the number of claims submitted daily.

Please note: the daily spending limit can be exceeded with an one-time authorization from Inspira.

## Submitting Claims

You may submit HRA claims by logging into the Inspira online portal at [www.inspirafinancial.com](http://www.inspirafinancial.com) or into the mobile app and selecting "File A Claim" to upload all supporting documentation (including receipts and invoices) for the expense. All claims should be submitted as expense type: "medical with deductible".

The claim should include the following information:

- Provider or merchant name
- Type of expense ("medical with deductible")
- Date of service
- Child's name
- Child's DOB
- Child's last 4 digits of SSN
- Description of service
- EOB or other documentation showing reimbursement, or a statement that no other reimbursement is available and therefore no EOB to apply
- Final amount of patient liability owed (final out of pocket cost after all reimbursement)
- Letter of Medical Necessity (LOMN) if applicable

Inspira will send an alert should the expense require additional information for upload. Be sure to respond timely to any requests as to not delay the determination. If no documentation is received within 56 days of the first written request, the Inspira card will be temporarily inactivated until all appropriate supporting documentation of the expense is submitted and approved. For information on how to file a claim, select [Video: How to File a Claim with Inspira](#). For additional information on how to verify Inspira card purchases, click [How to Verify Inspira Card Purchases Online](#). To find helpful ways to submit claim documentation and prevent card suspension, please review [Keep Inspira Card Active Flyer](#).

## Letter of Medical Necessity

Inspira requires a Letter of Medical Necessity (LOMN) Form from the healthcare provider confirming the expenses are needed to treat a specific diagnosis. It must be completed by child's physician or therapist, including - but not limited to - pediatrician, specialist, medical healthcare provider, physician's assistant, licensed/registered nurse practitioner, and occupational/physical/speech therapist. In addition, multiple expenses may be itemized on one form. If the form is not available, a statement on letterhead from the medical provider detailing each diagnosis and expense is acceptable. The letterhead should include the following information:

- Employer Name: **State of Tennessee Katie Beckett HRA**
- Member Number: last 4 digits of child's social security number
- Duration

To view the LOMN form, please click, [Inspira Letter of Medical Necessity Form](#)

*A Letter of Medical Necessity form does not need to be renewed on an annual basis IF a healthcare provider indicates on the form that it is effective for the child's duration of enrollment in the Katie Beckett Program.*

*"Please note: any attachments to a LOMN listing items for reimbursement must either come on the treating physician's letterhead or bear the signature of the treating physician. Inspira must be able to verify any purchases have been approved by the treating physician. It cannot make this determination when the list has no designation that it has come from a physician."*

## LOMN Guidance

New for 2024, some revisions have been made to assist families in the reimbursement process.

Sensory Items: To resolve issues around listing out sensory items on a LOMN, Inspira has determined items purchased that are listed on the following websites are allowable. The LOMN will just need to indicate "sensory items found on [website name from the list below]" and will no longer need a detailed list of every item purchased. If an item appears on one of the below websites and is purchased from a different retailer, documentation that supports the items are listed on both websites will need to be submitted. Sensory items purchased that do not appear on any of the below websites will still need to be detailed on the LOMN. Examples can be found below.

The approved websites are as follows:

- <https://autismcommunitystore.com/collections/visual?page=2>
- <https://funandfunction.com/best-sellers.html>
- <https://harkla.co>
- <https://nationalautismresources.com/sensory-toys/>
- <https://www.autism-products.com>
- <https://www.especialneeds.com/>
- <https://www.arktherapeutic.com/>

## Examples:

1. **Several sensory items are purchased from autismcommunitystore.com.**

The LOMN only needs to say "*Sensory items found on autismcommunitystore.com*"

2. **A family finds sensory items listed on autismcommunitystore.com but finds a better price on an outside retailer.**

The LOMN says "*Sensory items found on autismcommunitystore.com*"

*The family may purchase the items from a different retailer and submit screenshots of the items found on autismcommunitystore.com and the alternate retailer where the item was purchased.*

3. **A family buys sensory items that aren't listed on any of the "approved" websites.**

The LOMN must list each sensory item purchased in order to be eligible for HRA payment.

## Cost Comparisons:

Per IRS rules, the following items require a cost comparison in order to provide reimbursement:

- Adaptive bedding and beds vs non-adaptive bedding and beds
- Food not in standard form vs standard form
- Specialty shoes and clothing items vs standard shoes and clothing

## Reimbursements

Once approved, reimbursement claims from itemized receipts are typically processed in 7-10 business days and paid by check or direct deposit.

## Overpayments

If your HRA account has been frozen due to an overpayment of funds, you can remediate this by:

- Using another form of payment at the point of sale and submitting the claim to Inspira
- Paying it back in full online in your Inspira portal
- Making payments to Inspira via check.

The check will need to be made out to Inspira and the address to send the funds to are:

FSA Overpayments  
PO BOX 8396  
Omaha, NE 68103-8396

You must indicate you are part of the **State of TN Katie Beckett HRA** and the parent should indicate their full first and last name.

## Contacts

You may email Inspira at [StateofTN@inspirafinancial.com](mailto:StateofTN@inspirafinancial.com) or call (855) 689-8943 if you have any questions. Be sure to indicate the child's legal name and date of birth when contacting Inspira. You may contact your Katie Beckett Case Manager with any questions regarding your support plan and budget authorizations.

## Reference

DIDD has numerous resources for Katie Beckett families on their Katie Beckett webpage. Previous recordings and presentations from Inspira webinars may be found including:

[Inspira September 2021 PowerPoint](#)

[Inspira September 2021 WebEx Recording](#)

[Inspira March 2021 PowerPoint](#)

[Inspira March 2021 WebEx Recording](#)

[Katie Beckett Inspira WebEx Questions](#)

[Inspira Q&A Webinar - March 2023](#)

## Appendix A: IRS Eligible and Ineligible Items

The following list is the complete list of IRS eligible and ineligible items. There are many items that may not be applicable to a child in the Katie Beckett Program, but out of an abundance of caution, DIDD is keeping the list in its entirety. Items deemed eligible by the IRS do not require a letter of medical necessity, however some items require the form. You may include multiple expenses on one LOMN form.

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Acne (over-the-counter item)	Acupressure	Abdominoplasty (for cosmetic reasons)
Acne (services)	Abdominoplasty (for medical condition)	Acne (routine skin care)
Acupuncture	Air Conditioner, Air Filter, Air Purifier	Adoption Medical Expenses (incurred before adoption negotiations)
Adaptive Equipment	Allergy Treatment Products (required for medical condition)	Adoption Medical Expenses (incurred by birth mother, associated with birth)
Adoption Medical Expenses (for tax qualified dependents)	Alopecia Treatment	Allergy Products (used even without allergies)
Air Fare (primarily for medical care)	Alternative Medicine, Alternative Healers (for medical condition)	Alternative Medicine, Alternative Healers (for general health)
Alcoholism, Drug Addiction Treatment	Artificial Insemination (active attempt to conceive)	Appearance Improvement
Allergy Medicine	Artificial Reproductive Technologies (active attempt to conceive)	Assisted Living Facility
Alternative Healers	Automobile Modifications (for medical condition)	Automobile Modifications (cost of operating the car)
Ambulance Service	Baby Formula	Autopsy
Analgesics (painkillers), Antipyretics (fever reducers)	Baldness Treatment (for medical condition)	Babysitting, Child and Dependent Care (for healthy child)
Anesthesiology	Bariatric Surgery	Baldness Treatment (for cosmetic reasons)
Antacids, Acid Reducers	Behavioral Modification Programs	Bariatric Surgery (for cosmetic reasons)
Antibiotics, topical	Bio-identical Hormone Replacement Therapy (for medical condition)	Bio-identical Hormone Replacement Therapy (used as an enhancement)
Anti-Diarrhea	Birthing Coach	Birthing Classes (not related to the actual childbirth)
Anti-Embolism Socks, Stockings	Blepharoplasty (for medical condition)	Bleaching or Whitening Teeth
Anti-Fungal	Blood Donor Fee	Blepharoplasty (for cosmetic reasons)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Anti-Gas	Blood Storage	Botox Injections (for cosmetic reasons)
Antihistamines	Body Restoration Technique	Boutique, Concierge, Practice Fees
Anti-Itch	Botox Injections (for medical condition)	Breast Augmentation (for cosmetic reasons)
Arch and Insole Support	Breast Implants or Removal (for medical condition)	Breast Implants or Removal (for cosmetic reasons)
Arthritis Care	Breast Reduction (for medical condition)	Breast Reduction (for cosmetic reasons)
Artificial Eye, Limb, Teeth	Calcium (for medical condition)	Calcium (for general health)
Aspirin	Capital Expense (cost of installing equipment in home)	Car Modification (cost of operating the car)
Asthma Equipment and Treatment	Car Modification (for medical condition)	Chemical Peel (for cosmetic reasons)
Asthma Equipment and Treatment (over-the-counter products)	Cervical Pillow	Childbirth Classes/Lamaze (not related to the actual childbirth)
Autoette (wheelchair)	Chairs, Reclining	Chinese Herbal Practitioner and Herbal Treatments (for general health)
Automated External Defibrillator (AED)	Chelation Therapy	Christian Science Treatments (for general health)
Automobile Modifications (specially designed car to hold a wheelchair)	Club Dues and Fees (for medical condition)	Club Dues and Fees (for general health/non-medical)
Baby Health Monitor	Collagen Injections (for medical condition)	COBRA Premiums (if you have a health care FSA)
Back Brace	Colon Therapy, Colon Hydrotherapy, Colonics	Cold and Hot Packs (for non-medical use)
Bandages, Band-Aids	Convalescent Home (medical care, meals & lodging)	Cold Sore and Fever Blister Treatments (lip balm SPF lower than 15)
Bariatric Surgery (for obesity treatment)	Cord Blood (harvesting/storage for medical condition)	Collagen Injections (for cosmetic reasons)
Bedside Commode, Toilet (for medical reasons)	Cosmetic Treatment (for medical condition)	Concierge Medicine
Birth Control (over-the-counter)	Crania-Sacral Therapy	Contact Lens Service Agreement and Warranty
Birth Control (prescription)	Dance Lessons (for medical condition)	Contact Lenses and Supplies (for cosmetic reasons)
Birthing Classes (related to childbirth)	Dental Treatment (tooth bonding)	Controlled Substances
Blood Pressure Monitor	Dependent Care (for disabled person)	Convalescent Home (custodial care)



<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Blood Sugar Test Kits and Strips	Diapers, Diaper Service	Cord Blood (harvesting/storage for non-medical reasons)
Body Scan	Dietary Supplement (for medical condition)	Cosmetic Treatment (for non-medical reasons)
Braanalysis Testing	Dietician	Counseling (marriage/family for non-medical reasons)
Braces, Orthodontia	Digestive Aids (for medical condition)	CPR
Braille Books and Magazines	Disabled Dependent Medical Care	Dance Lessons (non-medical)
Breast Pump Purchase or Rental	Doula Fees	Dehumidifier
Breast Reconstruction Surgery	Dyslexia Treatment	Dental Maintenance Organization (DMO) Fees (if you have a health care FSA)
Breastfeeding Supplies	Educational Classes (for medical condition)	Dental Treatment (oral hygiene & supplies)
Breathalyzer	Egg and Embryo Storage Fees	Dental, cosmetic
Bus Fare (primarily for medical care)	Egg and Sperm Donor Fees	Dentures (for cosmetic reasons)
Car Modification (specially designed car to hold a wheelchair)	Egg Recipient Fees	Dependent Care (for healthy child)
Car Rental (primarily for medical care)	Electrolysis (hair removal for medical condition)	Dermabrasion (for cosmetic reasons)
Carpal Tunnel Wrist Supports, Braces	Elevator	Dermatology (for cosmetic reasons)
Childbirth	Excess Skin Removal	Diet Food
Childbirth Classes/Lamaze (related to childbirth)	Exercise Equipment, Exercise Program (for medical condition)	Dietary Supplement (for general health)
Chinese Herbal Practitioner	Fertility Enhancement and Treatments	Digestive Aids (for general health)
Chiropody	Fiber Supplement (for medical condition)	DNA Collection and Storage (for paternity testing)
Chiropractor	Fitness Program (for medical condition)	Drugs (controlled substances)
Cholesterol Testing	Fluoride Device and Treatment (In home or Office)	Ear, Body Piercing
Christian Science Practitioners	Gambling Treatment	Educational Classes (non-medical/general well-being)
Circumcision	Gastric Bypass Surgery Including Excess Skin Removal (for medical condition)	Electrolysis (hair removal for cosmetic reasons)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Clinic	GIFT (Gamete intrafallopian transfer)	Electronic Cigarettes
COBRA Premiums (If you have an HSA)	Hair Removal or Transplant (for medical condition)	Exercise Equipment, Exercise Program (for general health)
Co-Insurance	Half Way House	Expenses not incurred during the coverage period
Cold and Hot Packs (for medical purposes)	Health Club or Gym Membership Fees (for medical condition)	Expenses that have been reimbursed previously under or could be reimbursed under another medical plan
Cold Medicines	Herbs and Herbal Supplement (for medical condition)	Eye Care, Eyeglasses (warranties)
Cold Sore and Fever Blister Treatments (lip balm SPF 15 or higher)	Holistic, Homeopathic Professional (for medical condition)	Eye Exams, Eyeglasses, Eye Surgery, Eye Care (not needed for vision correction)
Cold Sore and Fever Blister Treatments (over-the-counter)	Home Improvements	Face Lift (for cosmetic reasons)
Companion Animal	Homeopathic Care and Medicines	Fertility Enhancement and Treatments (fees for preserving)
Compression Socks, Stockings	Hormone Replacement Therapy (HRT) (for medical condition)	Fertility Enhancement and Treatments (surrogate or gestational carrier expenses)
Condoms	Hydrotherapy	Fiber Supplement (for general health)
Contact Lenses and Supplies (for vision correction)	Hyperbaric Oxygen Therapy	Finance Charges
Contact Lenses and Supplies (over-the-counter products)	Hypnosis	Fitness Program (for general health)
Continuous Positive Airway Pressure (CPAP)	Impotence	Fluoride Rinse, Pills and Toothpaste
Contraceptives	In Vitro Fertilization	Food
Copayment (copay)	Inclinator	Forms Completion
Corneal Molding	Infertility Treatments	Founder's Fees
Corneal Ring Segments	Injection Snore Plasty	Funeral Expenses
Cough Suppressants	Inversion Table	Gastric Bypass Surgery Including Excess Skin Removal (for cosmetic reasons)
Counseling (for medical condition)	Joint Supplement (for medical condition)	Hair Removal or Transplant (for cosmetic reasons)
Crown, dental	Kenalog injections (for medical condition)	HDHP, High-deductible health plan (premiums)
Crutches	Kinesiology	Health Club or Gym Membership Fees (for general health/non-medical)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Crystalens	Laetrile	Herbs and Herbal Supplement (for general health)
Decongestant	Language Classes	HMO, Health Maintenance Organization (premiums)
Deductibles	Lap Band Surgery (for medical condition)	Holistic, Homeopathic Professional (for general health)
Defibrillator	Lead Paint Removal (for medical condition)	Homeopathic Care and Medicines (for general health)
Dehydration Treatment	Learning Disabilities	Hormone Replacement Therapy (HRT) (used as an enhancement)
Dental Emergency Kit	Lessons (for medical condition)	Household Help
Dental Maintenance Organization (DMO) Fees (if you have an HSA)	Life Coach	Illegal Operations, Illegal Treatments
Dental Treatment (non-cosmetic)	Liposuction (for medical condition)	Insurance Premiums (for Medicare supplement policies)
Dental Treatment (over-the-counter flouride)	Lumbar Support	Insurance Premiums (if you have a health care FSA) nor pre-tax employer-sponsored medical insurance premiums
Denture Adhesive	Massage Therapy (for medical condition)	Joint Supplement (for general health)
Denture Cleanser	Mattress	Kenalog Injections (for cosmetic reasons)
Dentures (non-cosmetic)	Medical Conference (admission and transportation)	Lamaze Classes (not related to the actual childbirth)
Denturist	Minerals, Mineral Supplement (for medical condition)	Lap Band Surgery (for cosmetic reasons)
Dermatology (for medical condition)	Naturopathic Care, Naturopathic Healers (for medical condition)	Late Payment Fee
Diabetic Equipment and Supplies	Nursing Home (medical care, meals and lodging)	Lead Paint Correction (repaint affected area)
Diagnostic Tests and Procedures	Nutritional Supplement (for medical condition)	Legal Fees (for adoption)
Diaper Rash Creams	Nutritionist (for medical condition)	Legal Fees (for divorce)
Diarrhea Medicine	Orthopedic Shoes	Legal Fees (for guardian/estate)
Diathermy	Pedometer	Legal Fees (for surrogate mother)
Digestive Aids (over-the-counter)	Penile Implants	Lessons (non-medical)
healthcare provider Fees	Personal Trainer Fees (for medical condition)	Lip Balm (SPF lower than 15)
Drug Addiction Treatment	Phototherapy	Liposuction (for cosmetic reasons)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Drug Overdose Treatment	Pillows for Lumbar and Cervical Support	Lodging and Trips (for general health)
Drugs (over-the-counter)	Probiotics (for medical condition)	Long Term Care Insurance Premiums (if you have a health care FSA)
Drugs (prescription)	Progesterone, Testosterone Hormones (for medical condition)	Long Term Disability (LTD) Insurance Premiums (if you have a health care FSA)
Durable Medical Equipment (DME)	Propecia (for medical condition)	Marijuana
Ear Care and Ear Wax Removal Products	Purifier	Marriage Counseling
Ear Plugs	Reflexology	Massage Therapy (for general health)
Epsom Salts	Rehabilitation Center (meals and lodging)	Maternity Clothes
Erectile Dysfunction Treatment	Retin-A (for medical condition)	Meals (for a companion)
Expectorant	Rogaine (for medical condition)	Medical Newsletter
Experimental Drugs	Rolfing, Structural Integration	Medical Services (monthly/annual fee)
Experimental Medical Services	Scale, food or weight	Medicare Parts A, B and D (if you have a health care FSA)
Eye Care (for eye drops)	Schools, Special	Medicated Lip Product (lip balm lower than SPF 15)
Eye Exams, Eyeglasses, Eye Surgery, Eye Care	Sexual Counseling	Medicine and Drugs from Other Countries (purchased in another country for use in U.S.)
Eye Exams, Eyeglasses, Eye Surgery, Eye Care (for repairs)	Sexual Dysfunction	Medicine, Prescription (for cosmetic reasons)
Feminine Hygiene Products	Skin Tag Removal (for medical condition)	Micro-Dermabrasion (for cosmetic reasons)
Fertility Enhancement and Treatments (ovulation kit)	Special Computer Program for the Blind	Minerals, Mineral Supplement (for general health)
Fever Reducing Medication	Special Food	Missed Appointment Fees
First Aid Drugs and Medicines	Speech Therapy (dvds, videos, software)	Naturopathic Care, Naturopathic Healers (for general health)
First Aid Kit	Sperm Storage (for medical reasons)	Newborn Nursing Care
First Aid Supplies	Stem Cell Harvesting or Storage (for medical reasons)	Nursing Pillows or Covers
Flavoring Added to Medication	Stem Cell Injections	Nutritional Supplement (for general health)
Flu Shot	Supplement (for medical condition)	Nutritionist (for general well-being)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Fluoride product (over-the-counter)	Swimming Lessons (for medical condition)	Obstetrical Care (prepaid expenses for the birth)
Foot Care (non-medicated)	Swimming Pool (for medical condition)	Operation (for cosmetic reasons)
Foot Care (over-the-counter)	Syntonic Phototherapy	Organ Recipient Expenses (paid by the donor)
Fuel, Gasoline for Medical Care	Tanning Salon Visits or Equipment (for medical condition)	Pastoral Counseling
Gastric Bypass Surgery Including Excess Skin Removal (for obesity treatment)	Transportation (for nurse or companion)	Paternity Testing
Gauze Pads	Transportation (to attend Alcoholics Anonymous)	Personal Items
Genetic Testing	Tuition (for special school/camp/program)	Personal Trainer Fees (for general health)
Glucosamine and Glucosamine Chondroitin	Tutoring	Physical Exam for Caregiver
Glucose Monitoring Device	Umbilical Cord Blood (harvesting/storage for medical condition)	Physician Fees, Pre-Paid
Glucose Tabs	UVR treatments	Premiums (for Medicare supplement policies)
Goggles (prescription)	Varicose Veins Treatment (for medical condition)	Premiums (if you have a health care FSA)
Guide Dog	Vitamin (for medical condition)	Pre-Paid Payments
Gynecologist	Waterpik	Prescription Drug Discount Program
Hand sanitizer	Weight Loss Drugs, Medicines (over-the-counter for medical condition)	Probiotics (for general health)
Handicap, Disability Placards and License Plates	Weight Loss Programs (for medical condition)	Progesterone, Testosterone Hormones (for cosmetic reasons)
Headache Medicine	Whirlpool Baths	Propecia (for cosmetic reasons)
Health Screenings	Wig (for medical condition)	Rehabilitation Center (custodial care for permanent residence)
Hearing Aids and Batteries	You are now past this feature	Restylane Injections (for cosmetic reasons)
Heart Rate Monitors	Specialty Clothing & Shoes	Retention Fees
Heating Pads	Sensory Items	Retin-A (for effects of aging)
Hemorrhoid Treatment	Home modifications (with Capital Expense Form)	Rhinoplasty (for cosmetic reasons)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Home Diagnostic Kits, Tests, Devices		Rogaine (for cosmetic reasons)
Home Health Care		Shampoos and Soaps
Hospice Care/Palliative Care		Skin Tag Removal (for cosmetic reasons)
Hospital Services		Sperm Storage (for non-medical reasons)
Human Guide		Stem Cell Harvesting or Storage (for non-medical reasons)
Humidifier (for medical care)		Student Health Fee (fees/premium for program)
Immunizations		Sunglasses (no vision correction)
Incontinence Products		Sunscreen (lower than SPF 15)
Insect Bite Cream, Ointment		Supplement (for general health)
Insulin		Surgery (for cosmetic reasons)
Insurance Premiums (if you have an HSA)		Surrogate Mother Fees (for medical expenses for the surrogate)
Investigational Surgery		Surrogate Mother Fees (for search of surrogate)
Invisalign Orthodontics		Swimming Lessons (non-medical)
Kenesio Tape		Swimming Pool (for recreation)
Laboratory Fees		Tanning Salon Visits or Equipment (for cosmetic reasons/appearance)
Lactation Aids and Supplies		Tattoo Removal (for cosmetic reasons)
Lactation Consultant		Telephone for Hearing Impaired (cost of phone in hospital/treatment center)
Lamaze Classes (related to childbirth)		Television for Visually or Hearing Impaired (cost of TV in hospital/treatment center)
Lap Band Surgery (for obesity treatment)		Temporary Continuation of Coverage (TCC) Premiums (if you have a health care FSA)
LASIK, Laser Eye Surgery		Therapy (marriage/family for non-medical reasons)
Laxatives		Toiletries (Personal Hygiene)
Legal Fees (for fertility treatment)		Toothbrushes
Legal Fees (to authorize treatment)		Transportation (non-medical)
Lice Treatment and Removal (fees paid to specialist)		Transportation Cost of Disabled Individual Commuting To and From Work
Lice Treatment and Removal (over-the-counter)		Tri-Care Premiums (if you have a health care FSA)

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Life Alert Emergency Medical Alert System		Trips (for general health)
Lip Balm (SPF 15 or higher)		Tummy Tuck
Liquid Adhesive Bandage for Small Cuts		Ultrasound, Pre-Natal (non-medical request by patient)
Lodging and Trips (to receive medical care)		Umbilical Cord Blood (harvesting/storage for non-medical reasons)
Long Term Care Insurance Premiums (if you have an HSA)		Varicose Veins Treatment (for cosmetic reasons)
Long Term Care Services		Veneers (for cosmetic reasons)
Long Term Disability (LTD) Insurance Premiums (if you have an HSA)		Vision Discount Programs
Mask (personal protective equipment)		Vitamin (for general health)
Mastectomy-Related Expenses		Warranty
Maternity Aids		Weight Loss Programs (for general health)
Maternity Charges		Wig (styling or cleaning products)
Meals (for inpatient care)		You are now past this feature
Medical Alert Bracelet, Necklace		
Medical Care Outside U.S.		
Medical Information Storage Plan		
Medical Monitoring, Testing Devices		
Medical Records		
Medical Services (payment for treatment of medical condition)		
Medical Services (phone consultation)		
Medical Services (virtual office visits)		
Medicare Parts A, B and D (if you have an HSA)		
Medicated Lip Product (for cold sore/fever blister)		
Medicated Lip Product (lip balm SPF 15 or higher)		
Medicine and Drugs from Other Countries (purchased and consumed in another country)		
Medicine and Drugs, Over-the-Counter (OTC)		

ELIGIBLE ITEMS	LOMN REQUIRED	INELIGIBLE ITEMS
Medicine, Prescription		
Mediscope		
Menstrual Pain Reliever		
Mentally Challenged, Special Home		
Midwife		
Migraine Relief (over-the-counter)		
Mileage (primarily for medical care)		
Monitor		
Morning-After Contraception Pill		
Motion Sickness		
Mouth Guard		
Nasal Aspirator		
Nasal Sprays, Nasal Solutions		
Nasal Strips		
Natural Lens Replacement		
Naturopathic Healers		
Nebulizer		
Neti Pot		
Neurologist		
Nicotine Gum and Patches		
Non-Prescription Drugs, Medicines		
Norplant insertion or removal		
NSAIDS (over-the-counter)		
Nursing services provided at home		
Nursing Supplies		
Obstetrical Care		
Occlusal Guard		
Occupational Therapy		
Oncologist		
Operation (for medical care)		
Ophthalmologist		
Optometrist		



ELIGIBLE ITEMS	LOMN REQUIRED	INELIGIBLE ITEMS
Organ Donor Expenses (paid by donor)		
Organ Donor/Recipient Expenses (paid by recipient)		
Orthodontia		
Orthokeratology		
Orthotics		
OSHA Handling Fees for Bio-Hazards Waste Disposal.		
Osteopath		
Ostomy, Colostomy Supplies		
OTC (over-the-counter)		
Out-of-Network Provider		
Over-the-Counter (OTC) Drugs and Medicines		
Over-the-Counter (OTC) Supplies		
Ovulation Monitor		
Oxygen		
Pain Relievers (Over-the-counter)		
Parking Fees (primarily for medical care)		
Particulate Respirator Mask		
Patterning Exercises		
Peak Flow Meter		
Pediculicide/Lice Treatment		
Personal Protective Equipment (PPE)		
PET Scan		
Petroleum Jelly		
Phone Consultation with healthcare provider		
Physical exam		
Physical Therapy		
Pill Cutters, Pill Box, Pill Sorters and Pill Organizers		
Post Mastectomy Clothing		
Pre-Existing Condition		

ELIGIBLE ITEMS	LOMN REQUIRED	INELIGIBLE ITEMS
Pregnancy and Delivery Charges		
Pregnancy Charges Paid Monthly per Contract		
Pregnancy Items		
Pregnancy Termination		
Pregnancy Tests		
Premiums (if you have an HSA) Post-tax non-employer paid medical insurance premiums		
Prenatal Vitamins		
Prescription Drugs, Medicines		
Preventative Care Screenings		
Preventive Care Services		
Private Hospital Room		
Prosthesis		
Psychiatric Services and Care		
Psychoanalysis		
Psychologist		
Psychotherapist		
Psychotherapy		
Pulse Oximeter		
Radial Keratotomy		
Reading Glasses		
Reasonable & Customary (R&C)		
Respite Care		
Safety Glasses (Prescription)		
Sales Tax		
Sanitizing wipes		
Screening Tests		
Seeing-eye Dog, Service Animal		
Services Not Covered by Insurance		
Sharps Container		

ELIGIBLE ITEMS	LOMN REQUIRED	INELIGIBLE ITEMS
Shipping and Handling		
Sinus Medication		
Sitz Bath		
Sleep Deprivation Treatment		
Smoking Cessation Program and Medication		
Smoking Cessation Program and Medication (over-the-counter)		
Somnoplasty		
Specialized Medical Equipment or Services		
Speech Therapy		
Spermicide		
Sterilization Procedure or Reversal		
Stop-Smoking Program		
Student Health Fee (cost of medical care)		
Substance Abuse Treatment		
Subway Fare (primarily for medical care)		
Sunburn Cream, Ointment		
Sunglasses (with prescription)		
Sunscreen (SPF 15 or higher)		
Support Hose		
Suppositories		
Surgery (for medical care)		
Surrogate Mother Fees (for medical expenses, if member is surrogate)		
Taxes on Medical Services and Products		
Taxi Fare (primarily for medical care)		
Teething, Toothache Remedies		
Telephone Consultation Fee		
Telephone for Hearing Impaired (fees for enhancing/repairing a phone)		
Television for Visually or Hearing Impaired (cost to modify TV or buy new)		

ELIGIBLE ITEMS	LOMN REQUIRED	INELIGIBLE ITEMS
Temporary Continuation of Coverage (TCC) Premiums (if you have an HSA)		
Therapy (for medical condition)		
Thermacare Heat Wraps		
Thermography		
Thermometer		
Throat Lozenges		
Toll Fees (primarily for medical care)		
Topical Analgesics (Muscles and Arthritis)		
Topical Steroids		
Train Fare (primarily for medical care)		
Transplant		
Transportation (for medical care)		
Tri-Care Premiums (if you have an HSA)		
Trips (to receive medical care)		
Tubal Ligation, Tubal Ligation Reversal		
Ultrasound		
Ultrasound, Pre-Natal (to monitor growth/condition)		
Urinalysis		
Usual, Customary and Reasonable (UCR), Charges Above		
Vaccinations		
Vaporizer, Humidifier		
Vasectomy, Vasectomy Reversal		
Veneers (non-cosmetic)		
Veterinary Fees (for guide dog/animal)		
Vision Correction		
Walker		
Wart Removal Treatment		
Weight Loss Drugs, Medicines (prescribed)		
Well Baby, Well Child Care		
Wellness Scan		

<b>ELIGIBLE ITEMS</b>	<b>LOMN REQUIRED</b>	<b>INELIGIBLE ITEMS</b>
Wheelchair, Walker		
Work Related Physical Examination for the Employee		
X-Ray		
Yeast Infection Medication		



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Developmental Disabilities**