

# What is a Qualified Expense?

---

Generally, expenses qualified for reimbursement under the Health Care Spending Account are out-of-pocket medical, dental, vision or hearing expenses for you or an eligible dependent and are generally of the type that would qualify for deduction on your federal income tax return. In addition, certain prescribed over-the-counter medications may be considered qualified expenses. For a complete list of items that may be considered qualified expenses or exclusions, access UnitedHealthcare's website at [www.myuhc.com](http://www.myuhc.com).

Only expenses for goods bought or services provided during the calendar year while you're a participant are eligible for reimbursement. These expenses include your deductible, copayment and other out-of-pocket expenses under your group health plans.

The following are examples of covered expenses. For a complete list of items that may be considered qualified expenses under the plan, access UnitedHealthcare's website at [www.myuhc.com](http://www.myuhc.com).

- Deductibles and copayments.
- Testing and exams not covered under your health plan.
- Abortion
- Acupuncture.
- Alcoholism treatment.
- Ambulance service.
- Artificial limbs.
- Birth control pills.
- Braille books and magazines.
- Chiropractor's fees.
- Christian Science practitioner's fees.
- Contact lenses and supplies.
- Crutches.
- Dental treatment.
- Eyeglasses, including examination fees.
- Fertility enhancement.
- Guide dogs.

- Hearing aids and batteries.
- HMO copayments.
- Hospital fees.
- Laboratory fees.
- Laser eye surgery.
- Learning disability fees.
- Legal fees that are necessary to authorize treatment for mental illness.
- Medical services.
- Nursing home expenses for medical treatment, including meals and lodging.
- Nursing services.
- Organ transplants.
- Orthodontia, except care for cosmetic purposes.
- Prescription drugs.
- Psychiatric care.
- Smoking cessation programs.
- Speech therapy.
- Sterilization.
- Surgical fees.
- Special telephone equipment for the hearing-impaired (cost and repair).
- Transplants.
- Transportation expenses primarily for and essential to medical care.
- Vasectomy.
- Weight-loss programs for the treatment of a specific existing disease diagnosed by a physician.
- Wheelchairs.
- X-ray fees.

---

Direct excerpt from the Health Care Spending Account Summary Plan Description located at [hr2.chevron.com](http://hr2.chevron.com).

## **Expenses Not Covered**

The following items are examples of expenses that are not eligible for reimbursement under the Health Care Spending Account. For a list of exclusions under the plan, access UnitedHealthcare's website at [www.myuhc.com](http://www.myuhc.com).

- Baby-sitting, child care and nursing services for a normal, healthy baby.
- Controlled substances.
- Elective cosmetic surgery.
- Dancing lessons.
- Diaper service.
- Electrolysis or hair removal.
- Funeral expenses.
- Future medical care.
- Hair transplant.
- Health club dues.
- Health coverage tax credit.
- Health savings account (HSA).
- Household help.
- Illegal operations and treatments.
- Insurance premiums.
- Long-term care expenses or premiums for long-term care insurance.
- Maternity clothes.
- Medical savings account (MSA).
- Medicines and drugs illegally brought in (or ordered shipped) from a country outside the United States.

- Nutritional supplements.
- Nonprescription (“over-the-counter”) medication
- Personal-use items.
- Swimming lessons.
- Teeth whitening.
- Veterinary fees.
- Weight-loss programs if the purpose of the weight loss is the improvement of appearance, to maintain general health or sense of well-being.
- Expenses you have before your participation in the Health Care Spending Account begins or after it ends.