

## VEBA Eligible Expenses List

This is a partial list of eligible/potentially eligible/ineligible medical expenses from a VEBA account.

### Note

If you have any questions about an item's eligibility, please contact Further's customer service at 1-800-859-2144.

### Eligible medical expenses

Abdominal supports	Diabetic supplies (e.g., insulin, syringe, monitor, insulin pump)	Organ transplant (including donor's expenses)
Abortion	Drug addiction/substance abuse treatment	Orthodontics
Acupuncture	Embryo, egg and sperm storage fees	Orthopedic inserts
Alcoholism treatment	Eye exams	Oxygen and oxygen equipment
Ambulance	Eye surgery (laser or radial keratotomy)	Physical exams (routine, medical, well-child)
Arch supports	Eyeglasses – prescription sunglasses/safety glasses	Physical therapy
Artificial limbs	Eyeglasses – reading	Prenatal/postnatal exams
Asthma treatments/nebulizer	Fertility treatments (e.g., artificial insemination, egg donor fees, in vitro)	Prescription drugs (prescription drugs imported from other countries are not covered)
Bariatric surgery	Flu shots	Preventive care screenings (e.g., mammogram, colonoscopy)
Blood pressure monitoring devices	Fluoridation treatment at a dental office	Prosthesis
Body scans (e.g., MRI, CAT Scan)	Gambling addiction treatment	Psychiatric care
Brace (e.g., knee, back, wrist)	Group therapy (for patient)	
Breast pumps	Hearing tests and aids	



Childbirth/lamaze classes (related to birth)		
Chiropractic treatments (e.g., adjustments)	Home health care	Shipping and handling fees for eligible expenses
Circumcision	Hot and cold packs	Sleep study
Coinsurance amounts (health, dental or vision)	Immunizations	Smoking cessation medications/ programs
Contact lenses (corrective)	Individual counseling (counseling must be performed to alleviate or prevent a physical or mental defect or illness)	Speech therapy
Contact lens solution		Taxes paid for eligible expenses
Convalescent home (for medical treatment only)	Insurance premiums*	Transportation expenses relative to health care (corresponding medical documentation requested)
Copayments (health, dental or vision)	Lab tests	
	Long Term Care Premiums	
Cotton balls (sterile)	Mastectomy-related special bras	Tubal ligation/tubal ligation reversal
C-PAP machine and supplies	Medical records charges	Vaccinations
Crutches (purchase or rental)	Mental health treatment facility	
	Nutritional consultation	Varicose veins, treatment of Vasectomy/vasectomy reversal
Deductibles (health, dental or vision)		
Dental procedures, non- cosmetic (e.g., X-rays, fillings, extractions, crowns, implants)	Occlusal guards to prevent teeth grinding	Walkers/canes (purchase or rental)
	Oral surgery	Wheelchair (purchase or rental)
Dentures		X-rays
Denture adhesive		

**\* Active employee VEBA accounts can reimburse stand alone insurance policy premiums like dental, vision, or other benefits policies not under guidance by the Affordable Care Act.**

These lists are intended to serve as a quick reference and are provided with the understanding that Further is not engaged in rendering tax advice. For more detailed information, please refer to IRS Publication 502, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered from the IRS by calling 1-800-TAX-FORM (1-800-829-3676). If tax advice is required, seek the services of a competent professional.



## Potentially eligible medical expenses (requires Letter of Medical Necessity from health care provider)

Air conditioner (capital expense)	Group therapy for family member	
Air purifier (potential capital expense)	Guide dog/service animal (purchase, care for, training)	Medical conference admission and transportation (excludes meals and lodging)
Athletic club membership	Herbal treatments	Mentally handicapped residential or group home
Automobile modifications (capital expense)	Holistic or natural healers consult	Nutritional Counseling
Behavioral modification programs	Home improvements (e.g., exit ramps, widening doorways) (capital expense)	Orthopedic shoes
Breast reconstructive surgery	Hormone replacement therapy (HRT)	Personal trainer fees
Breast reduction surgery that is medically necessary	Household products/improvements to treat allergies	Prescription drugs that also have a cosmetic purpose (e.g., Retin-A, Rogaine, Botox, Propecia)
Cosmetic surgery (for repair or reconstruction after accident or surgery or for correction of birth defect)	Lactation consultant	Special education costs for dependents with disabilities
DNA collection and storage	Lead-based paint removal	Stem cell, harvesting and/or storage of Telephone/television equipment for hearing- impaired persons
Dyslexia testing and instruction	Learning disability treatment	Umbilical cord, freezing and storing of
Elevator (capital expense)	Lodging (away from home for outpatient care – special rules may apply)	Weight loss program (if prescribed by a physician for a specific medical condition – excludes food)
Exercise equipment or programs	Manual therapy	Wigs
Fluoridation device	Massage therapy	
Food thickeners		
Genetic testing		



## Ineligible medical expenses

Birthing tubs		
Bottled water		
Braille books/magazines	Illegal operations and treatments Illegally obtained drugs	Prepayments
Cleaning service	Late fees (e.g., for late payment of bills for medical services)	Prescription drug discount program fees
Cosmetic surgery and procedures	Lodging while attending a medical conference	Prescription drugs and medicines imported from other countries
Cosmetics, hygiene products and similar items	Marijuana or other controlled substances in violation of federal law	Special foods/beverages
Dancing lessons	Marriage counseling	Sports training and activities
Diapers or diaper service	Maternity clothes	Surrogate expenses
Diet foods	Meals	Swimming lessons
Ear or body piercing	Medical newsletter	Swimming pool and maintenance
Electrolysis or hair removal	Missed appointment fees	Tanning salons and equipment
Feminine hygiene products (e.g., tampons)	Mouthwash	Teeth whitening
Funeral, cremation or burial expenses	New parent/newborn child care classes	Transportation costs of disabled individual commuting to and from work
Hair colorants	Non-prescription eyeglasses, sunglasses, safety glasses or contacts	Travel for general health improvement
Hair transplants		Veneers
Household help		

## Eligible medical expense

Medical expenses that can be reimbursed through your VEBA include services and supplies incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease or for the amounts you pay for transportation to get medical care.



In general, deductions allowed for medical expenses on your federal income tax according to Internal Revenue Code Section 213(d) may be reimbursed through your VEBA. You cannot deduct your medical expenses on federal income tax that have been reimbursed through your VEBA. It is possible that changes in the IRS rules can affect the eligible, potentially eligible, and/or ineligible expense categories.

## Potentially eligible medical expenses

In order to determine eligibility for potentially eligible items, Further requires a Letter of Medical Necessity from your health care provider. You can obtain a Letter of Medical Necessity to have your health care provider complete at [www.hellofurther.com](http://www.hellofurther.com).

## Capital expense

A capital expense is an improvement and/or special equipment added to a home or other capital expenditure that may be eligible if the primary purpose is medical care. A Letter of Medical Necessity is required from your health care provider. To submit your capital expense, you must have an appraisal of your home within one year prior to the installation and an appraisal after the installation to determine the value added to the home. The amount eligible is the difference between the cost of the expense and the increase in the additional value of your home. If the improvement/ special equipment is used by individuals other than the person needing it for medical care, the eligible amount should be divided by the number of people using the item. Example: A ramp is purchased for \$3,000 and prior to installation your house is appraised at \$100,000. After installation of the ramp your house is appraised for \$101,000. The amount that is eligible under your VEBA is \$2,000.

For assistance in calculating capital expense, the Capital Expense Work- sheet is available at [www.hellofurther.com](http://www.hellofurther.com). If you have questions about a capital expense, please contact customer service for a more detailed explanation.

