

Health Care Savings Program



Reimbursable Health Care Expenses

The following is a list of common reimbursable medical expenses. Please refer to IRS Publication 502 for details. MERS has made every effort to ensure that the information provided is accurate and up to date. Where there are discrepancies between this document and IRS Publication 502, IRS Publication 502 supersedes.

- Acupuncture
- Alcoholism or drug dependency treatment and treatment centers
- Ambulance
- Anesthesiologist
- Artificial limbs and teeth
- Bandages (Band-aids, elastic wrap)
- Birth control pills and devices
- Blood pressure monitoring devices
- Braille books and magazines (to the extent exceeding prices for regular books and magazines)
- Car (with special medical equipment)
- Childbirth preparation classes for mother, excluding portion for mother's coach
- Chiropractor
- Christian Science practitioner
- Clinic
- Co-insurance (health, dental and vision)
- Co-payments (health, dental and vision)
- COBRA premiums
- Cold/hot packs
- Contact lenses, solution and cleaners
- Contraceptives
- Crutches
- Dental treatment, including dentures, implants and orthodontics (excluding whitening)
- Dermatologist
- Diabetic supplies
- Diagnostic devices/services (e.g., MRI, CT Scan)
- Drugs/medications (prescription)
- Eye examination
- Eyeglasses - prescription and reading
- Eye surgery (laser or radial keratotomy)
- Fertility treatments ¹
- Guide dog and its upkeep
- Gynecologist
- Hearing aids and batteries
- Home modification to accommodate handicapped person ¹
- Hospital services
- Incontinence supplies
- Insulin and diabetic supplies
- Insurance premiums for medical, dental, vision, or long-term care ²
- Laboratory fees
- Lactation supplies
- Lip-reading lessons
- Lodging for medical care ¹
- Long-term care services and premiums (paid on annual basis) ¹
- Mastectomy bras
- Medical supplies
- Medicare Part B, C and D premiums
- Medications which require a prescription
- Mental institution care (mentally ill person unsafe when left alone)
- Mentally handicapped, special home for nursing services ¹
- Midwife
- Neurologist
- Nursing care
- Nursing home (if for medical reasons)
- Obstetrician
- Ophthalmologist
- Optometrist
- Organ transplant, medical expenses of donor or prospective donor
- Orthodontics
- Orthopedic shoe inserts
- Osteopath, licensed
- Over-the-counter medications (OTC) ⁴
- Oxygen equipment, including CPAP
- Pediatrician
- Physical examination
- Physical therapy
- Podiatrist
- Practical nurse
- Pregnancy test kits
- Prescription drugs/medications
- Psychiatrist ³
- Psychoanalyst ³
- Psychologist ³
- Rehydration solution (e.g., Pedialyte)
- Rental of medical equipment ¹
- Sex therapist
- Smoking cessation programs
- Special schooling for physically or mentally handicapped
- Speech therapy
- Spousal or personal insurance premiums ²
- Sterilization, legal
- Sunscreen
- Surgery and related treatment (except cosmetic)
- Telephone for hearing impaired
- Television closed caption decoder equipment which displays the audio part of TV programs for hearing impaired
- Therapy received as medical treatment
- Thermometers
- Transportation for essential medical care, including mileage and parking ¹
- Tuition for special needs program ¹
- Vaccinations
- Vasectomy
- Wheelchair
- Wrist/joint supports
- X-rays

¹ See IRS Publication 502 for guidelines

² Health insurance premiums that are salary-deducted or paid on a pre-tax basis cannot be reimbursed using HCSP funds

³ Must be for medical care only

⁴ Passage of the Coronavirus Aid, Relief, and Economic Security Act (CARES) allows for over-the-counter medications to be covered by MERS Health Care Savings Program funds effective 1/1/2020, until Congress deems otherwise

Reimbursable Health Care Expenses with Physician's Note

The following health care items have a dual use and can only be reimbursed from HCSP if a written prescription or Letter of Medical Necessity form signed by the physician specifies: a) the name/type of treatment and b) the specific medical condition requiring the treatment/expense. The prescription must be dated prior to purchasing the dual use item. The practitioner must update the prescription on an annual basis to continue to be eligible for reimbursement.

- Acne treatment
- Chondroitin (arthritis)
- Compression socks
- Diaper service
- Dietary supplements
- Fees for exercise, athletic or health club membership
- Fiber supplements
- Fish oil
- Herbalist
- Hormone therapy (bioidentical/compounding)
- Massage therapy; if prescription indicates length of time needed and number of treatments needed
- Nutritional supplements
- Orthopedic shoes, limited to one pair per prescription; only excess of cost over \$100
- Prenatal vitamins
- Preservision
- Shampoo and soaps, medicated
- St. John's Wort (depression)
- Vitamins and minerals
- Weight loss program (does not include food)
- Wig (hair loss due to disease)

Payment & Reimbursement Options

Debit Card

Unlike a traditional debit card, the Health Benefits debit card does not require a PIN and automatically identifies a medical expense at the time of purchase.

It is important to keep your receipts as you will likely be asked to submit them for verification.

Online/Mobile

You can also request reimbursements or pay providers directly online by using the Claims Management section of myMERS or the **Alerus Benefits** app. From here, you can update banking information for direct deposit, and upload third party receipts showing which expenses have been paid.

Direct Reimbursement to Provider

You can request that your provider be directly reimbursed for eligible expenses either through the **Alerus Benefits** app or the Claims Management section of your online myMERS account.

Mail/Fax

You can also submit your requests by mail. A reimbursement form and a copy of the applicable receipts is required.



You may receive information from Alerus Retirement & Benefits, which has partnered with MERS to provide trading and custodial services. If you have any questions regarding your claims, please call the Alerus Call Center at 866.808.7823 option 3.