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

Childbirth/lamaze classes
(related to birth)

Chiropractic treatments (e.g.,
adjustments)

Circumcision

Coinsurance amounts
(health, dental or vision)

Contact lenses (corrective)

Contact lens solution

Convalescent home (for
medical treatment only)

Copayments (health, dental
or vision)

Cotton balls (sterile)

C-PAP machine and supplies

Crutches (purchase or rental)

Deductibles (health, dental or
vision)

Dental procedures, non-
cosmetic (e.g., X-rays, fillings,
extractions, crowns,
implants)

Dentures

Denture adhesive

Group therapy (for patient)

Hearing tests and aids

Home health care

Hot and cold packs

Immunizations

Individual counseling (counseling must
be performed to alleviate or prevent a
physical or mental defect or illness)

Insurance premiums*

Lab tests

Long Term Care Premiums

Mastectomy-related special bras

Medical records charges

Mental health treatment facility

Nutritional consultation

Occlusal guards to prevent teeth
grinding

Oral surgery

Psychiatric care

Shipping and handling fees for
eligible expenses

Sleep study

Smoking cessation medications/
programs

Speech therapy

Taxes paid for eligible expenses

Transportation expenses relative
to health care (corresponding
medical documentation
requested)

Tubal ligation/tubal ligation
reversal

Vaccinations

Varicose veins, treatment of
Vasectomy/vasectomy reversal

Walkers/canes (purchase or
rental)

Wheelchair (purchase or rental)

X-rays

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

Birthing tubs
Bottled water
Braille books/magazines
Cleaning service
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Dancing lessons
Diapers or diaper service
Diet foods
Ear or body piercing
Electrolysis or hair removal
Feminine hygiene products (e.g., tampons)
Funeral, cremation or burial expenses
Hair colorants
Hair transplants
Household help

Illegal operations and treatments
Illegally obtained drugs
Late fees (e.g., for late payment of bills for medical services)
Lodging while attending a medical conference
Marijuana or other controlled substances in violation of federal law
Marriage counseling
Maternity clothes
Meals
Medical newsletter
Missed appointment fees
Mouthwash
New parent/newborn child care classes
Non-prescription eyeglasses, sunglasses, safety glasses or contacts

Prepayments
Prescription drug discount program fees
Prescription drugs and medicines imported from other countries
Special foods/beverages
Sports training and activities
Surrogate expenses
Swimming lessons
Swimming pool and maintenance
Tanning salons and equipment
Teeth whitening
Transportation costs of disabled individual commuting to and from work
Travel for general health improvement
Veneers
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.

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 Worksheet is available at www.hellofurther.com. If you have questions about a capital expense, please contact customer service for a more detailed explanation.