

## 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	
Brace (e.g., knee, back, wrist)		



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

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



# 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](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.

