

**BROAD CATEGORIES THAT ARE INCLUDIBLE
MEDICAL EXPENSES: (if not already covered by
our medical plan)**

Abortions

Acupuncture

Alcoholism treatment

Ambulance

Annual physical exam

Artificial limb

Artificial teeth

Bandages

Birth Control Pills

Body Scan

Braille Books and Magazines

Breast Pumps and Supplies

Breast Reconstruction Surgery

Capital Expenses (specific to special equipment
or improvements in your home where the main
purpose is for medical care)

Car (special hand controls and other special
equipment)

Chiropractor

Christian Science Practitioner

Contact Lenses

Crutches

Dental Treatments

Diagnostic Devices

Disabled Dependent Care Expenses

Drug Addiction Treatment

Eye Exams

Eyeglasses

Fertility Enhancement

Guide Dog or other Service Animal

Hearing Aids

Home Care (nursing services)

Insurance Premiums (like qualified long-term
care insurance contracts)

Medicare A, B or D if you have to pay for it

Lab Fees

Lead-Based Paint Removal

Legal fees (very specific)

Lifetime Care – Advance Payments

Lodging/meals – if considered part of a medical
expense

Long-term Care

Medical Conferences for chronic illnesses and
necessary

Medicines – for prescriptions not covered, but
also for co-pays.

Nursing Home

Nursing Services

Osteopath

Oxygen

Physical Exam

Pregnancy Test Kit

Psychiatric Care

Psychoanalysis

Psychologist

Special Education – (very specific, may include tuition)

Sterilization

Stop-Smoking Programs

Telephone (TTY and TDD)

Therapies

Transplants

Transportation (related to medical expenses)

Vasectomy

Weight-Loss program

Wheelchair

Wig

X-Ray

EXPENSES NOT INCLUDIBLE

Babysitting, Childcare, and Nursing Services for a normal healthy baby

Controlled Substances

Cosmetic Surgery

Dancing and Swimming Lessons

Diaper Service

Electrolysis or Hair Removal

Funeral Expenses

Future Medical Care

Hair transplant

Health Club Dues

Household Help

Illegal Operations and treatments

Maternity Clothes

Medicines or Drugs from other countries

Nonprescription Drugs and Medicines

Nutritional Supplements

Teeth Whitening

Veterinary Fees

Weight-Loss Program (if only to improve appearance)