

Medical Spending Account

Even with medical and dental coverage, you are likely to have health care expenses that are not reimbursed by your insurance during the year. These may include money you pay toward your deductible or copayments and expenses that are higher than the amount allowed under your medical and dental plans. You may also include expenses for your dependents' eligible expenses, and **you may participate in the Medical Spending Account even if you do not have medical coverage through Rice University.**

Calculate Your Expenses

Calculate your best estimate of your eligible expenses that will not be covered by your insurance. *A sample list of eligible expenses is on the back of this form.* Remember that the plan year is July 1st through June 30th, and that the law requires that any expenses not used (incurred) by the end of the plan year be forfeited – use it or lose it.

Medical Expenses	
<i>Type of Expense</i>	<i>Annual Amount Not Covered by Insurance</i>
Plan deductibles	\$
Copayments/Coinsurance	\$
Well-child care	\$
Pap smear	\$
Physicals	\$
Immunizations	\$
Prescription drugs	\$
Hearing exam	\$
Hearing aids	\$
Eligible Over the Counter Items	\$
Other	\$
Dental Expenses	
Plan deductibles	\$
Exams	\$
Fillings	\$
Bridges	\$
Crowns	\$
Dentures	\$
Orthodontia	\$
Vision Expenses	
Exams	\$
Lenses/Frames	\$
Contact lenses	\$
Saline/enzyme solutions	\$
Other Expenses	
Nursing care	\$
Nutritionist	\$
Chiropractor/rehab/therapy	\$
Psychiatrist	\$
Other	\$
Total Annual Expenses <small>(up to \$5,000 – enter this amount in Esther)</small>	\$

Eligible Expenses for the Medical Spending Account

Examples of eligible expenses include:

- Acupuncture
- Alcoholism (treatment of)
- Ambulance
- Artificial limb
- Birth control pills
- Braille books and magazines
- Car (equipment for the handicapped)
- Chemotherapy
- Chiropractors
- Christian Science practitioners
- Contact lenses
- Contraceptives (prescribed)
- Copayments (insurance)
- Cosmetic surgery (for deformity only)
- Deductibles (insurance)
- Dental treatment
- Dentures (artificial teeth)
- Diagnostic fees
- Doctor's fees
- Drug addiction (treatment of)
- Drugs (prescription)
- Eye examinations
- Eyeglasses
- Family counseling
- Guide dog
- Gynecological exam
- Hair transplants (due to affliction)
- Hearing aides
- Hearing exam
- Hospital services
- Immunizations
- Insulin
- Laboratory fees
- Lead-based paint removal
- Learning disability
- Legal fees (medical related)
- Medical equipment
- Medicines (prescribed)
- Mentally retarded (special home)
- Mileage from home to/from doctor/pharmacy
- Native American medicine man
- Nursing home
- Nursing services
- Obstetrical expenses
- Operations
- Optometrist
- Orthodontia
- Osteopaths
- Oxygen
- Pap smear
- Physical exam
- Prescription sunglasses
- Prosthesis
- Psychiatric care
- Psychologist
- Sanitarium
- Schools (medically necessary)
- Sexual dysfunction (treatment of)
- Special education tuition
- Sterilization
- Surgery
- Telephone (for the deaf)
- Television (for the deaf)
- Therapy
- Transplants (organ)
- Tuition fees (medical related)
- Vasectomy
- Vitamins (prescribed)
- Wheel chair
- Wigs (for medical condition)
- X-ray fees

Examples of expenses that are **NOT** eligible include:

- Cosmetic surgery
- Electrolysis
- Health club dues
- Herbs (purchased over the counter)
- Insurance premiums
- Teeth Whitening
- Vitamins (purchased over the counter)
- Weight loss items

See the WageWorks website (www.wageworks.com) for a complete listing of eligible expenses.