



TrustSecure™ Eligible Expenses

This is a list of some common expenses that can be reimbursed from your TrustSecure account. To determine whether an expense is eligible, please refer to Internal Revenue Code 213(d) and IRS Publication 502 titled "Medical and Dental Expenses" (refer to www.irs.gov). We also recommend that you consult with a qualified tax professional or call Educators Benefit Consultants' customer service number at (888) 507-6053 if you have specific questions.

Disclaimer: This is only a general list and does not guarantee that an expense will be reimbursed. Only premiums apply to premium-only plans.

DENTAL

- Bridges/caps/crowns
- Dentist
- Dentures
- Fluoride treatments
- Oral surgery
- Orthodontic appliance
- Orthodontist
- Periodontist
- Tooth implant

HEALTH-RELATED ITEMS

Capital Expenses

Can be claimed to the extent that property value is not increased by the improvement. Must be a medical necessity.

- Air conditioning
- Electrical outlets and fixtures
- Ground grading for residence access
- Handrails or support bars
- Health spa in home
- Kitchen equipment
- Lead-based paint removal
- Lifts
- Modifying fire alarms, smoke detectors, warning systems
- Plumbing
- Ramps to home
- Whirlpool
- Widening hallways/stairways/doorways

Dietary Supplements

Must be medically prescribed to treat a specific medical condition.

Drugs

Prescribed and over-the-counter (see over-the-counter items).

Elective Procedures

Must be medically prescribed to treat a specific medical condition.

Equipment and Medical Supplies

Must be medically necessary.

- Artificial limbs
- Automobile modifications
- Canes/crutches
- Elastic hose
- Hospital bed
- Iron lung (operating cost)
- Oxygen equipment
- Rental of medical equipment
- Support/corrective devices
- Syringes
- Walkers/wheelchairs

Health Care Facilities

- Clinic
- Hospital
- Halfway house
- Lifetime care at medical facility
- Nursing home
- Retirement home fees (medical care portion)
- Sanitarium
- Transportation

Hearing

- Hearing-assisting animal
- Hearing aids/batteries
- Sign language
- Telephone for the deaf
- Television equipment

Nursing

- Food/utility expense for home nursing attendant
- Nurse's aide
- Nursing care (not performed by nurse)
- Nurse practitioner
- Practical nurse
- Registered nurse

Other

- Ambulance
- Attention deficit disorder
- Behavioral/conduct problems
- Learning disabilities
- "Patterning" exercises
- Smoking cessation
- Special education
- Special schools for handicapped
- Transportation/lodging

continued . . .



TrustSecure is administered on behalf of the WEA Trust by:

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Over-the-Counter Items

Acne treatments
Antacids
Antihistamines
Aspirin
Calamine lotion
Cold medicine
Cough suppressants
Decongestants
Diaper rash ointment
Diarrhea medicine
Fiber supplements*
First aid cream/first aid kits
Gauze pads
Glucosamine*
Hemorrhoid relief
Infant teething relief
Insect bite cream
Laxatives
Liquid adhesive for small cuts
Motion sickness remedies
Mouthwash*
Nasal strips or sprays*
Nicotine gum or patches
Non-aspirin relief
Rubbing alcohol*
Sunburn remedies
Throat lozenges
Toothache relief
Prenatal vitamins
St. John's Wort*
Thermometers
Wart removal treatments

Practitioners

Allergist
Certified Rolfer
Chiropractor
Christian Science
Healing services
Homeopathic services
Midwife
Osteopath
Physician

Procedures

Acupuncture
AIDS test
Blood test
Chest x-ray
Diathermy
EKG
Immunization
Laboratory fees
Mammography
Occupational therapy
Transplants (organ)
Urinalysis

Psychological and Mental Issues

Chemical dependency treatment
Counseling
Learning disabilities
Psychiatrist
Psychoanalyst
Psychologist

Vision

Braille books & magazines
Contact lenses (solution, case)
Eyeglasses
Guide dog
Laser eye surgery
Ophthalmologist
Optician
Optometrist
Prescription sunglasses

INSURANCE-RELATED ITEMS

Copayments
Coinsurance
Deductibles
Premiums
Dental
Long term care
Medical
Medicare Parts B and D
Medicare Supplemental
Vision

NOT COVERED

Antiperspirant
Any illegal operation, treatment,
or drug
Breast pumps
Chapstick
Cosmetics
Cosmetic surgery
Cotton balls
Dental floss
Denture care products
Deodorant
Funeral expenses
Hair growth/removal products
Life insurance
Marriage counseling
Powder (baby or talcum)
Shampoo
Skin lotion
Suntan lotion
Swabs
Teeth whitening products
Toothbrushes
Toothpaste

**Items with an asterisk are dual-purpose items and require a "Letter of Medical Necessity" in order to be reimbursed.*