Healthcare Expenses...

- Acupuncture
- Alcoholism / drug addiction treatment
- Artificial limbs
- Artificial teeth
- Braille books / magazines
- Childbirth classes
- Chiropractors
- Co-insurance / co-pays
- Contact lenses / solution
- Crutches
- Deductibles
- Dental treatment
- Denture adhesives
- Eye exams / eyeglasses
- Fitness classes (Prescribed)
- Fluoridation treatments
- Guide dog
- Hearing aid / batteries
- Hospital services
- Insulin
- Laboratory fees
- Lasik surgery
- Learning disability
- Medical monitoring devices
- Medical services
- Operations / surgery
- Optometrist
- Orthodontia
- Osteopath
- Physical exams
  (non-employment)
- Physical therapy
- Pre-existing conditions
- Prescriptions
- Private hospital room
- Psychiatric care
- Sales tax (on eligible expenses)
- Smoking cessation
- Speech training
- Transplants
- Vaccines
- Weight loss programs (prescribed)
- Wheelchair
- X-ray fees

The IRS does not allow us to pay claims for doctor’s retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic merchandise or procedures such as tummy-tucks or teeth-whitening.

Over-the-Counter Items

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible with a prescription from your doctor. A copy of the prescription for your over-the-counter medications must be sent to Chard Snyder once a year for claims approval.

A current list of eligible items may be seen at [www.chard-snyder.com](http://www.chard-snyder.com).

Dependent Daycare Expenses

Choose the care that best suits your situation:

- In-home babysitter
- Daycare center
- Outside babysitter
- Latchkey program

- After school activities
- Nursery school
- Summer day camp

- Elder custodial care
- Elder daycare
- and more!

Services must be provided during the current plan year while you and your spouse are at work, looking for work or attending classes as a full-time student.