**MidAmerica Administrative & Retirement Solutions, Inc.**

Premium Only Listing of Eligible Expenses

The following is a partial listing of eligible reimbursable expenses. As a highly compensated employee pursuant to IRC Section 105(h), you are only eligible for Premium Only medical expense reimbursements.

A Health Reimbursement Account participant may request a reimbursement by properly completing, signing, and returning a Claim Form along with proof of their claim. Qualified premiums are outlined in Internal Revenue Code Section 213(d).

Insurance premiums paid by an employer or through a pre-tax section 125 cafeteria plan are not eligible for reimbursement. If you are a current participant in a Section 125 Health Care Flexible Spending Account (FSA) you must exhaust the FSA benefits before you may file an eligible HRA claim.

## COMMON QUALIFIED CLAIMS

1. Premiums paid by the former employee to a subsequent employer's group health plan;
2. Premiums on an individual health insurance policy purchased by the former employee;
3. Premiums on a Medicare supplemental health insurance policy purchased by the former employee;
4. Reimbursement for Medicare Part B premiums paid by the former employee;
5. Once Medicare Part D is implemented, Medicare Part D premiums paid by the former employee;
6. Additional contributions the former employee's spouse pays to enroll the former employee as a dependent in the spouse's employer's group health plan (as long as these additional premiums were not paid by the spouse with pre-tax payroll deductions);
7. Premiums for separate dental, vision or prescription drug insurance policies; and
8. Premiums paid by the former employee for long-term care coverage. Long-term care premium reimbursements are subject to the following IRS limitations for the year 2008:

    - Age 40 or under - $310
    - Age 41 to 50 - $580
    - Age 51 to 60 - $1,150
    - Age 61 to 70 - $3,080
    - Age 71 or over - $3,850

For specific questions about your claim(s), call MidAmerica Administrative & Retirement Solutions, Inc. at 1-800-430-7999 or e-mail at: *info@midamerica.biz*.