

# SHAFFER INS SERVICES - Benefits Division

902 East Avenue Q-9  
Palmdale, CA 93550-4735

## ELIGIBLE MEDICAL EXPENSES

### Examples

- ✓ Adoption. Medical Expense for child (incurred before adoption is finalized)
- ✓ Alcoholism Treatment
- ✓ Ambulance
- ✓ Artificial Limbs
- ✓ Artificial Teeth
- ✓ Braille Books/Magazines (only the difference between regular books/magazines and Braille books/magazines)
- ✓ Car Controls for Handicapped
- ✓ Chiropractic Services
- ✓ Christian Science Practitioners (payments for medical care)
- ✓ Coinsurance Amounts and Deductibles
- ✓ Contact Lenses and Solution
- ✓ Crutches
- ✓ Dental Treatment
- ✓ Diagnostic Tests
- ✓ Drug Addiction Treatment
- ✓ Eye Examinations and Eyeglasses
- ✓ Guide dog or Other Animal (purchase, training, and care of animal)
- ✓ Hearing Aids and Examinations
- ✓ Hospital Services
- ✓ Injections
- ✓ Insulin
- ✓ Laboratory Fees
- ✓ Lasik Eye Surgery
- ✓ Medical Monitoring and Testing Devices (if prescribed by physician).
- ✓ Medicines (If prescribed by physician to treat a specific ailment and if only available by prescription.)
- ✓ Occlusal Guards (to prevent teeth grinding)
- ✓ Operations (Legal operations which treat a specific ailment)
- ✓ Optometrist
- ✓ Orthodontia (unless for cosmetic purposes)
- ✓ Osteopath
- ✓ Oxygen
- ✓ Periodontal Fees
- ✓ Physical Exams (except for employment-related physicals)
- ✓ Physical Therapy (for specified medical purpose)
- ✓ Prescription Sunglasses
- ✓ Private Hospital Room
- ✓ Psychiatric Care
- ✓ Psychoanalysis
- ✓ Psychologist
- ✓ Radial Keratotomy
- ✓ Surgery
- ✓ Telephone for the Deaf
- ✓ Transplants
- ✓ Transportation to Attend Seminar on Medical Condition of Employee, Spouse, or Dependent
- ✓ Cost of Seminar on Medical Condition of Employee, Spouse, or Dependent
- ✓ Vaccinations
- ✓ X-Rays

This list is non-inclusive and does not represent all allowable or non-allowable charges. You may refer any further questions regarding allowable and non-allowable charges to your service provider.

**SHAFFER INSURANCE SERVICES, INC.**  
**BENEFITS DIVISION**  
**NON-ELIGIBLE MEDICAL EXPENSES**

**Examples of Non-Eligible Medical Expenses**

- X Body Piercing
- X Breast Pump
- X Chauffeur Services
- X Controlled Substances
- X Cosmetic Surgery directed only at improving appearance
- X Cosmetic Products
- X Dancing Lessons
- X Diapers for Infants
- X Diaper Service
- X Ear Piercing
- X Electrolysis
- X Fees written off by provider
- X Food supplements
- X Funeral Expenses
- X Hair Transplant
- X Health Club Dues
- X Herbs
- X Household and Domestic Help
- X Illegal Operations and Treatments
- X Insurance Premiums
- X Liposuction
- X Long-term care services.
- X Maternity Clothes
- X Medical Savings Accounts
- X Over the Counter Drugs
- X Personal hygiene products
- X Personal Items
- X Preferred Provider Discounts
- X Pregnancy kits
- X Salary expense of a nurse to care for a healthy newborn at home
- X Swimming Lessons
- X Tattoos/Tattoo Removal
- X Teeth Whitening
- X Transportation expenses to and from work
- X Trip or vacation taken for well being
- X Weight Loss Program
- X Uniforms
- X Vitamins without Prescription

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