



## How to File a Claim

To receive reimbursement for eligible expenses, mail **OR** fax (not both) a completed form along with IRS- required documentation.

### Unreimbursed Health-Related Expenses

1. After Completing the Request for Reimbursement Form, attach a copy of insurance Explanation of Benefits (EOB) or bills/accounts histories for services you have received. Documentation submitted must include:
  - The Date(s) of service
  - A description of the charge
  - The amount you are responsible for paying (charges less insurance and discounts)
2. If a service has been partially covered by insurance, send a copy of the Explanation of Benefits (EOB) received from the insurance company. Include *only* the amount you will actually be paying for a service. QVI Risk Solutions Inc. cannot reimburse you for amounts that will be paid by insurance.
3. Third party verification is required; therefore, cancelled checks and/or check copies may not be used as documentation.
4. Please retain originals of the bills/forms submitted for your personal tax records. We store documents electronically and destroy the originals after processing; therefore, originals will not be returned to you. Incomplete Reimbursement Forms or those received without proper documentation attached, cannot be processed- if this happens, you will receive a letter of explanation.
5. In certain instances, statements from your healthcare provider may be necessary to verify the medical necessity of the procedure or prescription. Please call if you have any questions.

#### **Eligible Medical Expense**

- Prescription sunglasses, Lasik Eye Surgery, Contact lens
- Homeopathic remedies & vitamins used to treat a medical condition\*
- Massage therapy to treat medical condition \*
- Smoking Cessation programs or prescriptions
- Prescribed Weight-loss programs or drugs\*
- Reconstructive procedures due to a medical condition or defect
- Family or Individual Counseling
- Deductibles and Co-pays
- Hearing Aid & Batteries
- Dental fees (crowns, bridges, etc.)
- Orthodontia

#### **Ineligible Medical Expense**

- General Parenting Classes
- Clip-on or Non-prescriptive sunglasses
- Uniforms
- Massage therapy to reduce stress
- Cosmetic procedures to enhance appearance (i.e. face lift, teeth bleaching)
- Weight-loss programs for general health and preventive care
- Maternity clothes
- Marriage counseling
- Insurance premiums through a spouse's employer
- Hygiene Items (toothpaste, deodorant, etc.)

\* *Doctors letter required*

### Over the Counter Drugs

**These typically are reimbursable with only a proper receipt. No recommendation from a health care provider is needed.**

#### **Type of Drug**

- Allergy prevention and Treatment
- Antacids and Acid Reducers
- Antihistamines
- Internal Analgesic/antipyretic
- Migraine
- Smoking Cessation

#### **Example**

- Benadryl, Chloral Hydrate
- Gas X, Tums, Maalox, Zantac 75
- Claritin, Dimetane, Nyquil
- Advil, Aleve, Tylenol, Bayer
- Advil Migraine, Excedrin Migraine
- Nicoderm CQ, Nicorette, Nicotrol