

Supplemental Healthcare Benefit Account

Welcome to your NEW Supplemental Healthcare Benefit! Effective May 1, 2014, you will be provided with a first-dollar supplemental benefit to be used for qualified medical, dental and vision expenses. With your Supplemental Healthcare Benefit account, you can be reimbursed for out-of-pocket medical costs such as prescriptions, dental or vision expenses, as well as deductibles or co-insurance which are not covered by other healthcare plans.

Every Iowa Tribe of Oklahoma Tribal Member will receive \$2,000 per year.

Withdrawal and Reimbursement Options

The Iowa Tribe offers three easy options to use your Supplemental Healthcare Benefit account to pay for healthcare expenses.

The first option is a Benny Card, a debit card that automatically deducts money from your Supplemental Healthcare Benefit account. The Benny Card is used to pay for healthcare expenses at the point-of-purchase, eliminating the need to submit a claim. It can be used at any location that accepts MasterCard®. With a Benny Card, you can check the balance of your Supplemental Healthcare Benefit account and access account details anytime online or with a quick phone call.

Every adult member will automatically receive a Benny Card in the mail before May 1, 2014.

Supplemental Healthcare Benefit account funds can be used for prescription drugs, medical supplies and other qualified medical expenses. However, because of healthcare reform legislation effective Jan. 1, 2011, debit cards linked to Supplemental Healthcare Benefit accounts, such as the Benny Card, can no longer be used for over-the-counter medications unless they are purchased with a prescription. Insulin is the exception and will continue to be eligible for reimbursement, even if purchased without a prescription. Remember to keep your receipts when using the Benny Card, because sometimes we may need to verify an expense.

The second option is reimbursement by check. When you incur allowable expenses, simply fill out a reimbursement request form, attach the receipt(s) and send the documents to CoreSource. We will then mail you a check for the eligible reimbursement amount.

The last option is reimbursement through direct deposit. If you choose this option, CoreSource will automatically send the reimbursement directly to your bank account.

Eligible Medical Expenses

DENTAL SERVICES

- Dental X-rays (not employment related)
- Dentures
- Exam/Teeth Cleaning
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces
- Physical Exam

LAB EXAMS/TESTS

- Blood Tests
- Cardiographs
- Laboratory Fees
- Metabolism Test
- Spinal Fluid Tests
- Urine/Stool Analysis
- X-rays

VISION SERVICES

- Artificial Eyes
- Contact Lenses
- Eye Exams
- Eyeglasses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK
- Reading Glasses

MEDICAL EQUIPMENT SUPPLIES & SERVICES

- Abdominal/Back Supports
- Ambulance Services
- Archers/Orthopedic Shoes
- Contraceptives, prescribed
- Crutches
- Guide Dog (for visually/hearing impaired)
- Hearing Devices and Batteries
- Hospital Bed
- Learning Disability Support (verbal education)
- Medic Alert Bracelet or Necklace
- Oxygen Equipment
- Prostasis
- Splints/Casts or Support Hose
- Syringes
- Transportation Expenses
- Tuition Fee at Special Schools for disabled child
- Weight Loss Drugs (to treat specific disease)
- Wheelchair
- Wigs (hair loss due to disease)

MEDICAL TREATMENT/PROCEDURES

- Acupuncture
- Exercise/Fitness Programs (if necessary and prescribed by your doctor)
- Hearing Exams
- Hospital Services
- Infertility
- In Vitro Fertilization
- Norplant Insertion/Removal
- Physical Exam (not employment related)
- Reconstructive Surgery (if medically necessary due to congenital defect or accident)
- Rolifing
- Speech Therapy
- Sterilization
- Transplants (including organ donor)
- Treatment for Substance Abuse (alcoholism and drug addiction)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal
- Weight Loss Programs (as prescribed by your doctor)
- Well Baby Care
- Chiropractic
- Teeth Whitening
- Insulin
- Prescribed Birth Control and Vitamins
- Prescription Drugs

OBSTETRIC SERVICES

- Breast Pumps and Supplies
- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees
- Prenatal and Postnatal Treatments

NON-ELIGIBLE MEDICAL EXPENSES

- Cosmetic Surgery/Procedures
- Cosmetics, Toiletries
- Diaper Service
- Hair-Loss Medications
- Hair Transplants
- Health Club Dues
- Insurance Premiums
- Long-Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Vitamins or Nutritional Supplements

This page contains numerous examples of eligible and ineligible expenses but should not be considered complete.

Dear Tribal Member,

The Business Committee is pleased to announce an exciting new benefit for the Iowa Tribe of Oklahoma tribal members. The Iowa Tribe of Oklahoma Supplemental Benefit Program will be implemented on May 1, 2014. This new benefit will expand the health care needs for every tribal member. We look forward to all the exciting changes to come with the new program. Not only does this open so many areas of coverage, it's all at your fingertips and very convenient. No more waiting on reimbursements, and/or questioning the expense.

On the following pages you will find all the information you need concerning this new benefit.

We look forward to hearing feedback from the tribal members once they have experienced all the exciting changes.

Blessings,

Iowa Tribe of Oklahoma Business Committee