

Health Care Reimbursement Account Worksheet

The following worksheet will help you determine how much to contribute to your 2009 Health Care Reimbursement Account. If you are currently participating in the reimbursement account, please refer to your paycheck stub for your per pay period contribution for 2008.

When deciding whether to contribute to the Health Care Reimbursement Account, consider your co-pays, co-insurance, and medical, dental and/or vision services that won't be covered by your health, dental, and vision care plans. You can include certain over-the-counter medications, orthodontia costs, eye exams, eyeglasses, contact lenses and supplies (including lens solution), hearing exams and hearing aids. For a complete list of eligible expenses, go to the Internal Revenue Service (IRS) Web site at www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676) to request a copy of IRS Publication 502. Be sure to factor these expenses for everyone in your family. You may contribute up to \$4,000 to the Health Care Reimbursement Account in 2009. However, if you enroll in the Duke Basic health plan, the contribution(s) made by Duke (designed to help you meet the cost sharing features of this plan), is not included in this limit.

	Estimated Expenses for 2009
Health and dental care deductibles	\$
Co-pays or co-insurance amounts for doctor visits	\$
Prescription drug co-pays	\$
Certain over-the-counter medicines (e.g. pain relievers, allergy medications, etc.)	\$
Dental costs in excess of the plan's reimbursement amount/schedule	\$
Orthodontia costs not reimbursed by a dental plan	\$
Vision care expenses such as eye exams, eyeglasses, contact lenses and supplies (e.g., lens solution), and laser eye surgery not covered by insurance	\$
Items not paid or only partially paid by your health, dental, and vision care plans:	\$
■ Hearing exams, hearing aids	\$
■ Expenses above your health care plan or dental plan limits (health care and dental expenses above usual, customary, and reasonable –UCR– limits)	\$
■ Other health care costs allowed by the IRS that aren't reimbursed by your health care, dental, or vision plans	\$
Total Estimated Expenses for January 1 – December 31, 2009	\$

Please note: Insurance premiums are not eligible expenses under a reimbursement account plan. Also, remember to estimate conservatively because unused money is forfeited per IRS guidelines.

