



# SERMA Eligible Expenses

## SERMA can be used to pay for:

- COBRA
- IRMP
- Long Term Care\*
- Medicare A, B, D
- Medicare Advantage (Medicare C)
- Medigap Premiums
- Premiums for other health insurance (i.e. dental, vision, wellness)
- Medical Insurance Premiums

\*Your SERMA plan allows you to submit premiums for Long Term Care (LTC). The request cannot be for future dated premiums or premiums for bundled plans that may include AD&D, life insurance, income replacement or healthcare services. Plans cannot include any refundability clauses. There are limits to the maximum we can reimburse each month based on your age. Please refer to current year IRS Publication 502 for a full description of eligible Long-Term Care Premiums and limitations. SERMA doesn't cover actual long-term health care costs such as doctor visits, medications, hospitalization, or assisted living expenses. When submitting your claim for Long Term Care premiums, be sure your receipts or other documentation include the dates of coverage, a description of the coverage provided, who is covered, and the amount you're paying for the coverage.

