

Family Supplemental Benefit (FSB) Eligible Expenses



Orthodontic expenses
in excess of the
member's lifetime
orthodontia maximum



School &
sports
physicals



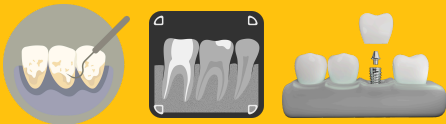
Hearing tests



Plan allowable amounts
over a Plan maximum



Certain Plan benefits
payable at 50% such as
TMJ and orthoptic
training benefits



Dental expenses in excess of
the member's maximum
dental benefit



Medically necessary
genetic testing



Prescription
hearing aids



**Eye exams, prescription
contact lenses, &
eyeglasses are also
reimbursable**

About FSB



Reimbursement for
certain specified
non-covered,
medically necessary,
& unreimbursed
medical and dental
expenses.

Questions? Contact Member Services at 708-579-6600
local150.org/moe/family-supplemental-benefit/



FSB Exclusions & Limitations

Medicines & drugs that do not require a prescription to purchase

Experimental or investigational services/items

School expenses, including costs related to special education programs

Expenses which are not medically necessary

Group insurance premiums for the health plan of a spouse or adult dependent or

Cosmetic treatments such as teeth bleaching kits or treatments, cosmetic surgery, facials, etc.

Exercise programs, health club dues or membership fees

Hot tubs or Jacuzzis

Dental and Orthodontia charges in excess of the allowable charge

Smoking cessation programs

Charges that are in excess of reasonable & customary charges

Expenses which are not deductible under Section 213(d) of the Internal Revenue Code

Medical and dental co-insurance, copays, & deductibles you owe after insurance pays are also not reimbursable