Medical and dental expenses

Qualifying expenses

- A hardship withdrawal request may only be approved for:
  - Unpaid medical (including vision) and dental expenses incurred within 12 months of your online hardship withdrawal request date
  - Future medical and dental expenses to be incurred within the next 12 months of your online hardship withdrawal request date
  - Medical and dental expenses identified as eligible in IRS Publication 502

- A hardship withdrawal request will **not** be approved to reimburse medical and dental expenses that have been paid, including expenses paid using a credit card.

Eligible persons

A withdrawal may only be approved for you, your spouse, or your eligible dependents, as defined by IRC Section 213.

Required documentation

- **Medical and Dental Expense Summary**
  - Only items listed on the Medical and Dental Expense Summary will be reviewed.
  - List each expense individually and in the order of the documentation that you are including with your Hardship Withdrawal Request Form
  - Itemized expenses on the Medical and Dental Expense Summary must add up to total medical and dental requested.

- **Explanation of Benefits (EOB)** from your health or dental insurance company for services received within 12 months of your online hardship withdrawal request (preferred documentation)
  or

- **Billing statement** from medical or dental provider that includes:
  - Statement date within 90 days of your online hardship withdrawal request
  - Patient name
  - Provider name
  - Dates of services
  - Insurance payment
  - Patient responsibility

- **Pre-treatment estimate** dated within 90 days of your online hardship withdrawal request from either the provider or insurance company that includes:
  - Patient name
  - Provider name, address, or phone number
  - Estimated insurance payment
  - Estimated patient responsibility