

# Know Your Health Care FSA Eligible and Ineligible Expenses

**Maximize the Value of Your Reimbursement Account** - Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses.

## Eligible Expenses

### n **BABY/CHILD TO AGE 13**

- n Lactation Consultant\*
- n Lead-Based Paint Removal
- n Special Formula\*
- n Tuition: Special School/Teacher for Disability or Learning Disability\*
- n Well Baby /Well Child Care

### n **DENTAL**

- n Dental X-Rays
- n Dentures and Bridges
- n Exams and Teeth Cleaning
- n Extractions and Fillings
- n Oral Surgery
- n Orthodontia
- n Periodontal Services

### n **EYES**

- n Eye Exams
- n Eyeglasses and Contact Lenses
- n Laser Eye Surgeries
- n Prescription Sunglasses
- n Radial Keratotomy

### n **HEARING**

- n Hearing Aids and Batteries
- n Hearing Exams

### n **LAB EXAMS/TESTS**

- n Blood Tests and Metabolism Tests
- n Body Scans
- n Cardiograms
- n Laboratory Fees
- n X-Rays

### n **MEDICAL EQUIPMENT/SUPPLIES**

- n Air Purification Equipment\*
- n Arches and Orthotic Inserts
- n Contraceptive Devices
- n Crutches, Walkers, Wheel Chairs
- n Exercise Equipment\*
- n Hospital Beds\*
- n Mattresses\*
- n Medic Alert Bracelet or Necklace
- n Nebulizers
- n Orthopedic Shoes\*
- n Oxygen\*
- n Post-Mastectomy Clothing
- n Prosthetics
- n Syringes
- n Wigs\*

### n **MEDICAL PROCEDURES/SERVICES**

- n Acupuncture
- n Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- n Ambulance
- n Fertility Enhancement and Treatment
- n Hair Loss Treatment\*
- n Hospital Services
- n Immunization
- n In Vitro Fertilization
- n Physical Examination (not employment-related)
- n Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- n Service Animals
- n Sterilization/Sterilization Reversal
- n Transplants (including organ donor)
- n Transportation\*

### n **MEDICATIONS**

- n Insulin
- n Prescription Drugs

### n **OBSTETRICS**

- n Breast Pumps and Lactation Supplies
- n Doulas\*
- n Lamaze Class
- n OB/GYN Exams
- n OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- n Pre- and Postnatal Treatments

### n **PRACTITIONERS**

- n Allergist
- n Chiropractor
- n Christian Science Practitioner
- n Dermatologist
- n Homeopath
- n Naturopath\*
- n Optometrist
- n Osteopath
- n Physician
- n Psychiatrist or Psychologist

### n **THERAPY**

- n Alcohol and Drug Addiction
- n Counseling (not marital or career)
- n Exercise Programs\*
- n Hypnosis
- n Massage\*
- n Occupational
- n Physical
- n Smoking Cessation Programs\*
- n Speech
- n Weight Loss Programs\*

**Note:** This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

**The IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs, as they are not prescribed by a physician for a specific ailment.**

### Ineligible Expenses

- |                                      |                                                         |                                |
|--------------------------------------|---------------------------------------------------------|--------------------------------|
| n Contact Lens or Eyeglass Insurance | n Insurance Premiums and Interest (FSA Ineligible Only) | n Personal Trainers            |
| n Cosmetic Surgery/Procedures        | n Long Term Care Premiums (FSA Ineligible Only)         | n Sunscreen (spf less than 30) |
| n Electrolysis                       | n Marriage or Career Counseling                         | n Swimming Lessons             |

*Note: This list is not meant to be all-inclusive.*

**OTC items that are eligible for purchase with FSAs. You can use your benefits card for these items.**

### Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

- |                                                                                                       |                                                                                                                                                                                                                                                                                   |                                                                                             |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| n Acid controllers                                                                                    | n Elastics/Athletic Treatments: ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts                                                                                                                                                           | n Menstrual Products continued: Heat packs, pads and tampons                                |
| n Acne medications                                                                                    | n Eye care: Contact Lenses, glasses replacement, repair and maintenance                                                                                                                                                                                                           | n Medicated nasal sprays, drops, & inhalers                                                 |
| n Allergy & sinus                                                                                     | n Contact lenses supplies                                                                                                                                                                                                                                                         | n Medicated respiratory treatments & vapor products                                         |
| n Antacids and acid reducers                                                                          | n Eye drops                                                                                                                                                                                                                                                                       | n Motion sickness relief bracelets, medications,                                            |
| n Anti-arthritis medications                                                                          | n Eye glass cleaning cloths                                                                                                                                                                                                                                                       | n Oral remedies or treatments                                                               |
| n Antibacterial gels and ointments                                                                    | n Family Planning: Pregnancy and ovulation kits                                                                                                                                                                                                                                   | n Pain relief (includes aspirin)                                                            |
| n Antibiotic products                                                                                 | n Feminine antifungal & anti-itch                                                                                                                                                                                                                                                 | n Prenatal Vitamins: Stuart Prenatal, Nature's Bounty, Prenatal Vitamins                    |
| n Antifungal (Foot)                                                                                   | n Fiber laxatives (bulk forming)                                                                                                                                                                                                                                                  | n Plantar Fasciitis braces, in-soles and treatments                                         |
| n Antiparasitic treatments                                                                            | n First Aid Dressings and Supplies: Band Aid, 3M Nexcare, non-sport tapes                                                                                                                                                                                                         | n Reading Glasses and Maintenance Accessories                                               |
| n Antiseptics & wound cleansers                                                                       | n Foot care treatment: Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles                                                                                                                                                               | n Safety rails: Shower, toilet, bedroom, bed, bathroom, and bathtub                         |
| n Anti-diarrheals                                                                                     |                                                                                                                                                                                                                                                                                   | n Security pole and security grab bars                                                      |
| n Anti-gas                                                                                            |                                                                                                                                                                                                                                                                                   | n Security bed rails, removal and adjustable                                                |
| n Anti-itch & insect bite                                                                             |                                                                                                                                                                                                                                                                                   | n Shoe soles and inserts                                                                    |
| n Athletic and Orthopedic braces and supports                                                         |                                                                                                                                                                                                                                                                                   | n Skin treatments                                                                           |
| n Baby Electrolytes and Dehydration: Pedialyte, Enfalyte                                              |                                                                                                                                                                                                                                                                                   | n Sleep aids & sedatives                                                                    |
|                                                                                                       | n Foot grooming and treatment                                                                                                                                                                                                                                                     | n Smoking deterrents and smoking cessation                                                  |
| n Baby rash ointments & creams                                                                        | n Heating Packs                                                                                                                                                                                                                                                                   | n SoClean CPAP Cleaning and sanitizing machine and accessories                              |
| n Baby teething pain                                                                                  | n Hearing Aid/Medical Batteries                                                                                                                                                                                                                                                   | n Stethoscope                                                                               |
| n Baby Diapers and Diaper services                                                                    | n Home Health Care: Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs | n Stomach remedies                                                                          |
| n Blood glucose monitors and testing strips                                                           | n Hemorrhoidal preps                                                                                                                                                                                                                                                              | n Sunscreen                                                                                 |
| n Blood pressure monitors                                                                             | n Homeopathic remedies                                                                                                                                                                                                                                                            | n TED hose or compression socks or clothing                                                 |
| n Breast pumps and accessories                                                                        | n Incontinence protection & treatment products: Attends, Depend, GoodNites for juvenile incontinence, Prevail                                                                                                                                                                     | n Therapy rollers, therapy balls, therapy KT Tape, Therapy TENS units, Therapy massage unit |
| n Cold sore remedies                                                                                  | n Laxatives (non-fiber) anti-diarrheal products and laxatives                                                                                                                                                                                                                     | n Therapeutic Pillows, pads and supports                                                    |
| n Contraceptives: condoms                                                                             | n Lip balm: medicate and non medicated                                                                                                                                                                                                                                            | n Vapor products, steam inhalers portable and hand held, nebulizers, and masks              |
| n Cough, Cold and Flu medications                                                                     | n Menstrual Products: Midol and pamprin                                                                                                                                                                                                                                           | n Vitamins                                                                                  |
| n Denture Adhesives, Repair, and Cleansers PoliGrip, Benzodent, Plate Weld, Efferdent                 |                                                                                                                                                                                                                                                                                   | n Wart remover                                                                              |
| n Diabetes Testing and Aids: Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products |                                                                                                                                                                                                                                                                                   | n Wheelchairs, accessories and pads                                                         |
| n Diagnostic Products: Thermometers, blood pressure monitors, cholesterol testing                     |                                                                                                                                                                                                                                                                                   |                                                                                             |
| n Digestive Care                                                                                      |                                                                                                                                                                                                                                                                                   |                                                                                             |
| n Decongestants                                                                                       |                                                                                                                                                                                                                                                                                   |                                                                                             |
| n Ear Care: Unmedicated ear drops, syringes, ear wax removal                                          |                                                                                                                                                                                                                                                                                   |                                                                                             |

**For additional information, please contact your Plan Administrator.**