



FSA Health Care Eligible & Ineligible Expense Items

FSA ELIGIBLE HEALTH CARE EXPENSES

- Acupuncture
- Alcoholism Treatment
- Ambulance
- Artificial Limb
- Autoette/Wheelchair
- Bandages
- Braille Books and Magazines
- Breast Pumps and Lactation Supplies
- Chiropractor
- Christian Science Practitioner (for medical care)
- Coinsurance
- Crutches
- Deductibles
- Diagnostic Services
- Disabled Dependent Medical Care
- Drug/Alcohol Addiction Treatment (including lodging and meals, if necessary for treatment)
- Drugs and Medicines (prescribed by a physician)
- Durable Medical Equipment
- Guide Dog
- Hearing Aids and Hearing Exams
- Home Care
- Hospital Services
- Inpatient care for treatment of mental or physical handicap
- Laboratory Fees
- Lead Based Paint Removal (to prevent a child who has, or has had, lead poisoning from eating the paint would qualify)
- Learning Disability counseling (If prescribed by a physician)
- Lodging Essential to Medical Care (e.g. out of town hotel stay to see a specialist to treat a medical condition)
- Maternity Care and Related Services
- Medical Services (Physician, Surgeon, Specialists)
- Medicine prescribed by a physician
- Mentally Disabled, Special Home for
- Nursing Services (in home if recommended by physician)
- Operations
- Organ Donor's Medical Expense and Transportation
- Osteopath
- Oxygen
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Routine Physical Exam-Wellness Visit, Well Woman Exam
- Special Education (with physician's recommendation payments made for a mentally impaired or physically disabled person)
- Special Medical Equipment such as wheelchairs, crutches, and orthopedic shoes
- Sterilization
- Smoking Assist Programs
- Surgery



FSA Health Care Eligible & Ineligible Expense Items

- Telephone/Television for the Hearing Impaired

- Therapy
- Transplants
- Transportation Essential to Medical Care (e.g. taxi, bus, train fare to physician's office)
- Vasectomy
- Weight-loss Program Prescribed by a Physician as Part of a Treatment Program
- Wig (to replace hair loss due to disease)
- X-rays

COVERED DENTAL EXPENSES

- Crowns
- Dentures
- Orthodontics (braces, etc.)
- Preventative and basic procedures (e.g. Teeth cleaning, exam)
- Root canals
- Tooth extractions

ELIGIBLE EYE CARE EXPENSES

Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are reimbursable. Eye exams and expenses for contact lens solutions are also reimbursable. However, premiums for contact lens replacement insurance are not reimbursable. Other vision services that are covered include:

- Contact lens cases
- Corrective swim goggles
- Eye charts
- Eyeglass cases
- Eyeglass cleaning supplies such as cleaning cloths
- Reading glasses
- Eyeglass repair or repair kits
- Safety glasses when the lenses correct visual acuity
- Sunglasses or sunglass clips when the lenses correct visual acuity
- Vision shaping



ELIGIBLE OVER-THE-COUNTER MEDICATION EXPENSES THAT REQUIRE A PHYSICIAN'S PRESCRIPTION

Section 9003 of the Affordable Care Act established a new uniform standard for medical expenses. Effective January 1, 2011, distributions from health FSAs and HRAs will be allowed to reimburse the cost of over-the-counter medicines or drugs only if they are purchased with a prescription. This new rule does not apply to reimbursements for the cost of insulin, which will continue to be permitted, even if purchased without a prescription.

Starting January 1, 2011, eligible expenses that ***will require a physician's prescription*** for reimbursement may include, but are not limited to:

- Acetaminophen
- Acne products
- Allergy products
- Antacid remedies
- Antibiotic creams/ointments
- Anti-fungal foot sprays/creams
- Aspirin
- Baby care products
- Cold remedies (including shower vapor tabs and vapor units)
- Cough syrups and drops
- Eye drops
- Ibuprofen
- Laxatives
- Migraine remedies
- Motion sickness
- Nasal sprays
- Pain relievers
- Sleep aids
- Topical creams for itching, stinging, burning, pain relief, sore healing or insect bites

ELIGIBLE OVER-THE-COUNTER MEDICATION EXPENSES

Items that will continue to be ***eligible without a physician's prescription*** after January 1, 2011 include, but are not limited to:

- Band aids
- Bandages and wraps
- Braces and supports
- Catheters
- Contact lens solutions and supplies
- Contraceptives and family planning items
- Denture adhesives
- Insulin and diabetic supplies
- Diagnostic tests and monitors and first aid supplies, peroxide and rubbing alcohol



ITEMS NOT ELIGIBLE FOR FSA REIMBURSEMENT

- Adoption - the cost of the adoption itself is not covered, however health-related expenses such as physicals for the adoptive parents and pre-adoption counseling may be covered
- Age Management Systems (Cenegenics)
- Annual medical contract fees for exclusive provider care
- Breast Pump, Shields, Gel Pads
- Clothing
- Cosmetic Procedures
- Cushions
- Dental bleaching or any other teeth whitening
- Dental Enamel Micro-Abrasion
- Domestic help fees (for services of a non-medical nature)
- Driving Lessons
- Electric toothbrush replacement brushes
- Electrolysis or hair removal
- Facial Tissues, Antiviral
- Finance charges
- Fluoride - Expenses paid for over-the-counter fluorides such as toothpaste with fluoride, or fluoride mouth wash or rinse
- Glucerin Shakes
- Hair loss treatments (non-prescription) such as over-the-counter medications are not covered. However, prescription medications prescribed by a physician to treat a medical condition are covered.
- Hair transplant
- Health club dues/memberships, for general well-being unless part of a medically prescribed regimen to treat a specific condition. Physician's diagnosis letter required.
- Insurance premiums of any kind. (See exceptions for HRA and HSA.)
- Interest
- Lactation Consultation
- Laetrile, even if prescribed by a Physician
- Late charges
- Late payment interest
- Lens replacement insurance
- Marijuana, even if prescribed for medicinal purposes
- Massage therapy for general well-being, unless accompanied by a physician's diagnosis letter
- Medicine flavorings
- Missed appointment fees
- Over-the-counter items which are items not categorized as a medicine or drug and may include, but are not limited to, nail clippers, pumice stones, feminine hygiene products, etc., are not reimbursable, unless accompanied by a physician's diagnosis letter. Over-the-counter toiletries or personal hygiene items which may include, but are not limited to shampoo, toothpaste, conditioners, hand creams, deodorant, shaving cream, razors, dental floss, body powders, hair gels/sprays, make-up, nail polish accessories, soap, mouthwash, etc., are not reimbursable.
- Pastoral Counseling
- Personal Trainer
- Physical therapy treatments for general well-being
- Pill bags
- Postage



FSA Health Care Eligible & Ineligible Expense Items

- Pre-seed moisturizers
- Saddle Soap
- Savings Club
- Shampoo that is non-medicated
- Spider vein therapy such as with sclerosing agent injections are considered cosmetic. However, if the therapy is for other than a diagnosis of spider vein therapy the charges are reimbursable when accompanied by a physician's diagnosis letter.
- Supplements - taken for general well-being.
- Tanning lotions without sun protection
- Tips paid for taxi fares, etc.
- Ultrasound - 4D/Elective
- Union dues
- Vitamins taken for general well-being
- Warranties
- Weight loss program food or convenience items such as water bottles
- Weight loss machines