

Health Care FSA Qualifying Expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Asthma treatments
- Bandages, elastic
- Bandages, for torn or injured skin
- Birth Control
- Blood-pressure monitoring devices
- Body Scans
- Breast pumps *(modified 2/11)*
- Chiropractors
- Co-insurance amounts
- Cold packs sold as medical supply
- Condoms
- Contact lenses and contact lens solutions
- Contraceptives
- Co-payments
- Crowns, dental
- Crutches
- Deductibles
- Dental Sealants
- Dental treatment
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Eye examinations
- Eye glasses
- Flu shots
- Fluoridation services
- Gauze pads
- Hearing aids
- Heating pads or hot packs
- Hospital services
- Immunizations
- Incontinence supplies
- Insulin
- Laboratory fees
- Laser eye surgery; Lasik
- Mastectomy-related special bras
- Medical records charges
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Optometrist
- Orthodontia
- Osteopath fees
- Oxygen and oxygen equipment
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Reading glasses
- Screening tests
- Speech therapy
- Smoking cessation programs
- Sunglasses, prescription
- Support braces
- Surgery
- Telephone for hearing impaired persons
- Therapy
- Thermometers
- Transplants
- Vaccines
- Vasectomy
- Vasectomy reversal
- Walkers
- Wheelchair
- X-ray fee

Potentially Qualifying Expenses

Will require a letter of medical necessity from a physician or other documentation indicating expense incurred to treat a diagnosed medical condition

- Adaptive equipment
- Automobile modifications
- Classes, health-related
- Counseling
- Diabetic socks
- Dietary supplements
- Doula
- Ear plugs
- Fertility treatments
- Genetic testing
- Health club fees
- Herbs
- Humidifier
- Learning disability, instructional fees
- Massage therapy
- Naturopathic healers
- Nutritionist's professional expenses
- Occupational therapy
- Supplements
- Ultrasound, prenatal
- Umbilical cord blood storage
- Varicose veins, treatment of
- Vitamins
- Wigs

Categories of Product that now require a Doctor's Prescription for FSA Reimbursement after 12/31/10

The new rule takes effect January 1, 2011 and applies to purchases on or after January 1, 2011, regardless of plan year. If a plan year started on September 1, 2010, participants can be reimbursed for an OTC drug without a prescription if it was purchased before January 1, 2011. On or after that date, participants will be required to have a prescription for reimbursement of these items.

The only acceptable form of documentation for reimbursement for OTC drugs and medicines is a doctor's prescription, as regulated by state law. A letter of medical necessity will not be acceptable.

- Acid Controllers
- Allergy medicine
- Antibiotics
- Anti-Diarrheals
- Anti-Gas Products
- Anti-Itch & Insect Bite
- Anti-Parasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch
- Hemorrhoidal Preps
- Laxatives
- Motion Sickness
- Pain Relievers
- Respiratory Treatments
- Rubbing alcohol
- Sinus medicine
- Sleep Aids & Sedatives
- Smoking cessation medications
- Stomach Remedies

If you are not sure whether an item is eligible for FSA reimbursement, please contact the Stirling Benefits Flexible Spending Unit at 800-447-6689.