

## Health Care FSA Qualifying Expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Asthma treatments
- Back Supports
- 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/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
- Occupational therapy
- Optometrist
- Orthodontia
- Osteopath fees
- Over-the counter medicines and drugs ***only if prescribed by a physician***
- Oxygen and oxygen equipment
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Reading glasses
- Screening tests
- “Seeing-eye” dog and it’s maintenance
- Speech therapy
- Smoking cessation programs
- Sunglasses, prescription
- Support braces
- Surgery
- Syringes
- Telephone for hearing impaired persons
- Therapy
- Thermometers
- Transplants
- Vaccines
- Vasectomy
- Vasectomy reversal
- Walkers
- Wheelchair
- X-ray fees

## 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

## Partial list of expenses not eligible for reimbursement through the Health Care Account

- Antiseptic diaper service
- Athletic club expenses to keep physically fit
- Babysitting fees to enable you to make doctor's visit
- Bottled water bought to avoid drinking fluoridated city water
- Concierge Fees – Annual fees paid to providers, sometimes called a retainer fee, considered like an insurance premium
- Cosmetic Supplies
- Cosmetic Surgery
- Cost of divorce recommended by psychiatrist
- Dance lessons advised by doctors as physical and mental therapy or for the alleviation of varicose veins or arthritis
- Domestic help
- Funeral, cremation or burial, cemetery plot, monument, mausoleum
- Health programs offered by resort hotels, health clubs and gyms (unless physician certified as medically necessary for a specific illness or condition)
- Illegal operations and drugs
- Maternity clothes
- Over-the-counter medicines and drugs **without a prescription from a physician**
- Premiums for life insurance or disability
- Premiums for other health care plans except as defined under IRC Section 213(d)
- Scientology fees
- Special food or beverage substitutes—but excess cost for chemically uncontaminated food over what ordinarily would have been spent on normal food is an eligible expenses for allergy patients is allowable
- Telephone and television charges for inpatient hospital stays
- Toothpaste
- Transportation costs of a disabled person to and from work
- Traveling costs to look for a new place to live on doctor's advice
- Tuition and travel expenses to send a child to a particular school for a beneficial change of environment
- Veterinary fees for pet
- Vitamins taken to preserve/promote general good health
- Weight reduction programs undertaken for general health, not for specific ailments
- Your divorced spouse's medical bills