

The Business Behind Business®



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Eligible Expenses

The following list represents expenses that are frequently submitted for reimbursement under Health Care Flexible Spending Accounts (FSA) and are generally eligible under an FSA. This list is not intended to be exhaustive and is intended only to be used as a general guide. Consequently, expenses contained in this generally eligible list may be denied if the supporting claims documentation is insufficient or shows that the expense was incurred for services not considered medical care, such as cosmetic procedures. Payment of claims will be based on the rules set out in the applicable regulations, your employer's plan design and on the information in the required substantiation documentation.

Abortion

Acne treatment

Prescription and OTC

Acupuncture

For treatment of medical condition

Adoption expenses

Medical expenses incurred prior to adoption being finalized if child is tax dependent

Alcoholism treatment

Inpatient, outpatient and transport to AA meetings

Allergy medications

Prescription and OTC

Alternative healers

For treatment by professionals for specific medical condition

Ambulance

Analgesics

Prescription and OTC

Anesthesia

UNLESS for cosmetic procedures

Antacids

Prescription and OTC

Antihistamine

Prescription and OTC

Anti-itch creams

Prescription and OTC

Aspirin

For medical condition

Bandages

To cover injury or torn skin

Birth-control pills

Blood pressure monitoring devices

Blood sugar test items

Body scan

For diagnostic purposes

Braille books/magazines

For visually impaired individuals but only to extent of the costs above regular printed materials

Breast Reconstruction Surgery

Following mastectomy for treatment of cancer

Carpal tunnel wrist supports**Chelation therapy**

For treatment of medical condition (lead poisoning)

Chiropractic care**Christian Science practitioners****Circumcision****Contact lenses/Contact Supplies****Contraceptive products and devices**

Condoms, spermicidal

Co-pays**Counseling, other than Marriage**

For treatment by professionals for specific medical condition

Crutches**Deductibles****Dental treatment**

UNLESS for cosmetic proposes

Dentures/Denture Supplies**Diabetic supplies****Diagnostic items/services**

Tests to detect heart attack, stroke, diabetes, osteoporosis, cancer, thyroid conditions, glaucoma, etc.

Diarrhea medicine

Prescription and OTC

Drug addiction treatment

Inpatient, outpatient and transport to meetings

Egg donor fees**Egg and Embryo Storage Fees**

Only eligible if the expenses are incurred for temporary storage and only to the extent necessary for immediate conception only, if stored and used within the same plan year.

Eye examinations**First Aid Kit****Flu-shots****Glucose****Hearing aids/batteries****Hemorrhoid treatments**

Prescription and OTC

Home health care

For nursing services

Hormone replacement therapy

For treatment of medical condition (menopause)

Hot/cold packs

For treatment of medical condition

Hypnosis

For treatment of medical condition and smoking cessation

Immunizations

In vitro fertilization

Incontinence supplies

Infertility treatments

Inpatient hospitalization services

UNLESS for cosmetic purposes or procedures

Insulin

Laboratory fees

Lactation treatment

For breast feeding difficulties – but not for general instruction

Lamaze classes

For instruction relating to childbirth- but not for expenses related to childrearing instruction and guidance

Laser eye surgery

Lasik

Laxatives

Prescription and OTC

Lodging at hospital

For medical care

Lodging not at hospital or similar institution (hotel)

If essential to medical care and limited to \$50 per night

Massage therapy

Mastectomy bra

Medic alert devices

Bracelet or necklace

Medical conference expenses

For expenses for conference and transportation IF conference related to a chronic disease suffered by an individual, spouse or other dependent. Expenses for lodging and meals are NOT eligible.

Medical monitoring and testing devices

Examples: blood pressure monitors, syringes, glucose kit, etc.

Medical records charges

Fees associated with transferring records to new provider

Menstrual pain relievers

Prescription and OTC

Mileage reimbursement

For travel to and from medical care (\$0.24 per mile for 2009)

Nasal strips

For treatment of sinus problems and sleep apnea- but NOT for common snoring

Nicotine gum or patches

Norplant insertion or removal

Nursing services**Nutritionist's expenses**

For treatment by professional for specific medical condition

Obstetrical expenses

Two ways of submitting/paying claims: by reimbursing up to the full amount of the treatment, minus any previous reimbursements, once the initial treatment has begun (when applicable) or reimbursing as individual expenses are incurred.

Occlusal night guard

For prevention of teeth grinding

Operations

If legal and NOT cosmetic in nature – inpatient and outpatient

Optometrist services**Organ donors****Orthodontia services**

Two ways of submitting/paying claims: by reimbursing up to the full amount of the treatment equal to the participant's annual election, minus any previous reimbursements, once the initial treatment has begun or reimbursing over the entire orthodontia treatment period (e.g. monthly).

Orthopedic shoes/inserts

For treatment of medical condition – but only to the extent of the cost in excess of normal shoes

Osteopath services**Over-the counter items**

Examples of **generally eligible** items as **generally used for medical care**:

- Acne treatments
- Allergy prevention and treatment
- Antacid treatment
- Antibiotic ointments and creams
- Anti-diarrhea medications
- Anti-infection treatments
- Anti-itch lotions and creams
- Arthritis treatments
- Aspirin
- Bandages
- Blood pressure monitor
- Calcium
- Carpal tunnel wrist supports
- Chest rubs
- Cholesterol tests
- Claritin
- Cold and flu medications
- Cold sore treatments
- Cold/hot packs
- Colorectal cancer screening tests
- Constipation treatment
- Contact lens cleaning solution
- Cough medicines
- Dehydration treatment
- Diabetes monitors
- Diabetes supplies
- Diaper rash treatments
- Diuretics
- Ear drops
- Eye drops
- Fiber supplements

- Glucosamine / Chondroitin (arthritis)
- Headache relief
- Hemorrhoid treatments
- Incontinences supplies
- Joint pain
- Lactose intolerance products
- Laxatives
- Lice treatments
- Medicated hand creams
- Medicated shampoos
- Menopause treatments
- Motion sickness
- Muscle pain
- Pain relievers
- Pregnancy tests
- Premenstrual syndrome treatment
- Reading glasses
- Scar Treatment
- Sinus sprays and medications
- Sleeping aids
- Smoking cessation treatments
- St. Johnswort
- Toothache treatments
- Wart removal treatments
- Yeast infection treatments

Ovulation monitor**Oxygen**

Oxygen and equipment for medical condition

Pain relievers

Prescription and OTC

Patterning exercises**Physical examinations****Physical therapy****Pregnancy test kits****Prenatal vitamins**

If taken during pregnancy

Prescription drugs

For treatment of medical condition

Preventive care / screenings**Prosthesis****Psychiatric care****Psychoanalysis**

For treatment of medical condition

Psychotherapy

For treatment of medical condition

Radial keratotomy**Reading glasses****Retin-A**

IF prescribed for medical condition (i.e. acne) but NOT for cosmetic purposes such as reducing wrinkles

Screening tests

Examples: hearing, vision and cholesterol tests

Seeing eye-dog

Includes expenses related to dog (food, collar/harness, veterinary care, etc)

Shipping (mailing) and handling charges

For reimbursable products

Sinus medications

Prescription and OTC

Smoking cessation products and treatment

Prescription and OTC

Special foods (such as Gluten-free, not Diet foods)

For treatment of medical condition – but only to extent of cost in excess of commonly used food

Speech Therapy**Sterilization procedures**

Example: hysterectomy, vasectomy

Sunburn cream and ointments

For treatment of sunburn

Taxes on medical services and products

For reimbursable services and products

Telephone consultations**Telephone for hearing impaired****Television for hearing impaired****Tens Unit**

For treatment of medical condition

Thermometers**Toothache and teething pain relievers**

Prescription and OTC

Tuition for special needs programs

Example: dyslexia

Ultrasound**Varicose vein treatment**

UNLESS for cosmetic purposes

Walkers**Wart remover treatments**

Prescription and OTC

Weight-loss programs and/or drugs prescribed to induce weight loss

If weight loss program is recommended by a physician to treat an existing condition (obesity, diabetes, heart disease) and not just to improve general health

Wheelchair**Wigs**

IF hair lost due to medical condition or medical treatment

X-ray expenses