

# Flexible Spending Account Plan: Eligible Expenses

Medical care expenses are defined by the Internal Revenue Service (IRS) as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness. With that in mind, we have listed below many of the medical expenses eligible for payment under the Health Care Reimbursement Account, to the extent such expenses are not covered by your medical or dental insurance. This list is not meant to be all-inclusive.

Other expenses not specifically mentioned may also qualify. For additional information, please refer to IRS Publication 502 Medical and Dental Expenses. However, the two exceptions to be aware of are: 1) Insurance premiums are not reimbursable under a Health Care Reimbursement Account (HCRA), and 2) The reimbursement under a HCRA is based only upon when the expense was incurred; i.e., date of service, not the date paid. To be eligible, the service has to be provided in your plan year.

## Health Care / Medical

### DENTAL SERVICES

Crowns/Bridges  
Dental X-Rays  
Dentures  
Exams/Teeth  
Cleaning  
Extractions  
Fillings  
Gum Treatment  
Oral Surgery  
Orthodontia/Braces

### INSURANCE-RELATED ITEMS

Co-pay Amounts  
Deductibles  
Pre-existing Condition Expenses (medical)  
Private Hospital Room  
Differential

### LAB EXAMS/TESTS

Blood Tests  
Cardiographs  
Diagnostic  
Laboratory Fees  
Metabolism Tests  
Spinal Fluid Tests  
Urine/Stool Analyses  
X-Rays

### MEDICATIONS

Aspirin, if plan allows  
Insulin  
Nicotine Gum or Patches, if plan allows  
OTC Medicines, if plan allows and accompanied by a Doctor's prescription.  
Prescribed Birth Control  
Prescribed Vitamins (to treat specific disease)  
Prescription Drugs

### OBSTETRIC SERVICES

Mid-Wife Expenses  
OB/GYN Exams  
OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)  
Post-Natal/Pre-Natal Treatment  
Pre-Natal Vitamins

### PRACTITIONERS

Allergist  
Chiropractor  
Christian Science  
Dermatologist

Homeopath  
Naturopath  
Osteopath  
Physician  
Psychiatrist  
Psychologist

### OTHER MEDICAL TREATMENTS/PROCEDURES

Acupuncture  
Alcoholism (inpatient treatment)  
Cosmetic Surgery (if medically necessary)  
Drug Addiction  
Hearing Exams  
Hospital Services  
Infertility  
In-vitro Fertilization  
Norplant Insertion or Removal  
Patterning Exercises  
Physical Examination (not employment related)  
Physical Therapy  
Pregnancy Tests  
Rolfing  
Smoking Cessation Programs  
Speech Therapy  
Sterilization

Transplants (includes organ donor)  
Treatment for Handicapped  
Vaccinations/ Immunizations  
Vasectomy  
Well Baby Care

### OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/Back Supports  
Ambulance Services  
Arches/Orthopedic Shoes  
Contraceptives  
Counseling  
Crutches  
Guide Dog (for visually/hearing impaired person)  
Hearing Aids & Batteries  
Hospital Bed  
Learning Disability (special school/teacher)  
Medic Alert Bracelet or Necklace  
Oxygen Equipment  
Prescribed Medical

and Exercise Equipment  
Prosthesis  
Splints/Casts  
Support Hose (if medically necessary)  
Syringes  
Transportation Expenses (essential to medical care)  
Tuition Fee at Special School for Disabled Child  
Wheelchair  
Wigs (hair loss due to disease)

### VISION SERVICES

Artificial Eyes  
Contact Lenses  
Contact Lens Solution  
Eye Examinations  
Eyeglasses  
Laser Eye Surgeries  
Ophthalmologist  
Optometrist  
Prescription Sunglasses  
Radial Keratotomy

# *Flexible Spending Account Plan: Ineligible Expenses*

The IRS does not allow the following expenses to be reimbursed under the Health Care Reimbursement Account. Expenses to promote general health are not eligible expenses. This is not an inclusive listing.

Babysitting & Child Care	Health Club Dues	Rogaine*
Breast Pumps*	Treatment Program (at a Health Club)*	Special Foods* (cost difference of common product)
Calcium Supplements	Herbs & Herbal Medicines	Student Health Fee
Canceled Appointment Fees	Homeopathic Drugs	Swimming Lessons
Contact Lens Insurance	Illegal Operation or Treatment	Tattoo Removal
Cosmetic Surgery/Procedures	Insurance Premium Interest Charge	Teeth Whitening/Bleaching
Custom Fitovers (clip ons)	Insurance Premiums	Toiletries, Toothpaste, etc.
Dancing Lessons	Lamaze Class***	Varicose Vein Treatment*
Diaper Service	Marriage Counseling	Veneers
Discounted Fees/Write-offs	Massage Therapy**	Vision Discount Program Premiums
Electrolysis	Maternity Clothes	Vitamins*
Exercise Equipment*	Personal Trainer	Weight Loss Programs &/or Drugs*
Eyeglass Insurance	Prescription Drug Discount	
Fitness Programs*	Program Premiums	
Hair Loss Medication	Retin-A*	
Hair Transplant		

\*Eligible only with Doctor's certification identifying the medical condition and length of treatment program.

\*\* Eligible only with Doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of tension/stress relief or depression (even with a Doctor's statement) does not qualify as an eligible expense.

\*\*\*Eligible expenses are limited to the mother's instruction related to birth.

Please be aware that the Internal Revenue Service looks to the reasonableness of the cost of the treatment.