

ELIGIBLE & INELIGIBLE HEALTH FSA EXPENSES

All submitted expenses are reviewed according to the regulations of Internal Revenue Code Section 125. All claims must be substantiated and appropriate documentation must be provided.

Some expenses may require documentation from your physician.

Drugs

Eligible

- Both prescription and over-the-counter drugs that treats a medical condition.
- Birth control drugs.
- Insulin.

Ineligible

- Dietary supplements including vitamins, pre-natal vitamins (even if doctor prescribed) and herbs.
- Drugs for cosmetic purposes.

Vision Care

Eligible

- Optometrist or ophthalmologist fees
- Eyeglasses.
- Contact lenses and cleaning solutions.
- Prescription sunglasses.
- Corrective eye surgery (such as radial keratotomy).

Ineligible

- Lens replacement insurance.
- Warranties.
- Protection plans.
- Coating/tints that do not treat a medical condition

Dental/Orthodontic Care

Eligible

- Dental care.
- Artificial teeth/dentures.
- Cost of fluoridation of home water supply advised by dentist.
- Braces, orthodontic services (only those incurred within the active plan year).

Ineligible

- Teeth bleaching.
- Tooth bonding that is not medically necessary.

Treatments/Therapies

Eligible

- Weight loss programs prescribed to treat a medical condition.
- X-ray treatments.
- Smoking cessation programs.
- Treatment of alcoholism or drug dependency.
- Acupuncture.
- Vaccinations.
- Physical therapy (as a medical treatment).
- Speech therapy.
- Occupational therapy.
- Infertility treatment.

Ineligible

- Physical treatments unrelated to specific health problem (e.g., massage for general well-being).
- Any illegal treatment

Insurance

Eligible

- Deductibles and copayments for health care plans (medical, dental, vision).
- Coinsurance (the percentage of charges not paid by your health care plan).
- Amounts over usual and customary limits.

Ineligible

- All premiums/contributions for insurance coverage (including health insurance, long-term care, loss of income and loss of life).
- Expenses paid by your health care plan.

Fees/Services

Eligible

- Physician's fees.
- Routine/preventive physicals.
- Obstetrical expenses.
- Hospital services.
- Nursing services for care of a specific medical ailment.
- Cost of a nurse's room and board when nurse services qualify.
- The Social Security tax paid with respect to wages of a nurse when nurse's services qualify.
- Surgical or diagnostic services.
- Legal sterilization.
- Cosmetic surgery/procedures that treat deformity caused by an accident or trauma, disease, or an abnormality at birth.
- Services of chiropractors and osteopaths.
- Anesthesiologist fees.
- Dermatologist fees.
- Gynecologist fees.

Ineligible

- Cosmetic surgery/procedures that improve patient's appearance but do not meaningfully promote the proper function of a body or prevent/treat an illness/disease.
- Payments to domestic help, companion, babysitter, chauffeur, etc. who primarily render services of a non- medical nature.
- Nursemaids or practical nurses who render general care for healthy infants.
- Payments for child care (eligible under the Dependent Care FSA).

Medical Equipment

Eligible

- Wheelchair or autoeette (cost of operating/ maintaining).
- Crutches (purchased or rented).
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition.
- Artificial limbs.
- Support hose (if medically necessary).
- Wigs (where necessary for mental health of individual who loses hair because of disease).

Ineligible

- Wigs, when not medically necessary for mental health.
- Vacuum cleaner purchased by an individual with dust allergy.

Psychiatric Care

Eligible

- Services of psychotherapists, psychiatrists and psychologists.
- Legal fees directly related to commitment of a mentally ill person.

Ineligible

- Psychoanalysis undertaken to satisfy curriculum requirements of a student.
- Marriage counseling.

Assistance for the Disabled

Eligible

- Cost of guide for a blind person.
- Cost of note-taking for a deaf child in school.
- Cost of Braille books and magazines in excess of cost of regular editions.
- Seeing eye dog (cost of buying, training and maintaining).
- Hearing-trained cat or other animal to assist deaf person (cost of buying, training and maintaining).
- Household visual alert system for deaf person.
- Excess costs of specifically equipping automobile for a disabled person over the cost of ordinary automobile; device for lifting a disabled person into automobile

Miscellaneous Charges

Eligible

- Sales tax associated with an eligible expense.
- Hearing aids, batteries for operation of hearing aids, hearing aid repairs.
- Expenses connected with donating an organ.
- Cost of computer storage of medical records.
- Transportation expenses primarily for, and essential to, medical care including car mileage, bus, taxi, train, plane fares, ambulance services, parking fees and tolls.
- Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for an d essential to medical care provide by a doctor.

Ineligible

- Expenses of divorce when doctor or psychiatrist recommends divorce.
- Cost of toiletries, cosmetics and sundry items (e.g. soap, toothbrushes).
- Maternity clothes.
- Diaper service.
- Distilled water purchased to avoid drinking fluoridated city water supply.
- Installation of power steering in an automobile.
- Pajamas purchased to wear in a hospital.
- Mobile telephone used for personal phone calls as well as calls to a physician.

