

## Eligible Health Care Expenses

### IMPORTANT INFORMATION FOR FSA PLANS AND HEALTH CARE REFORM

The recent enactment of the health care reform legislation represents some impact to health care FSA plans. ADP wants to ensure that you have the most current information available.

This information will be updated as additional clarification becomes available, please be sure to check this information regularly for updates.

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. The list is organized by categories (see boldface type). In some instances, examples of specific items have been provided by brand name. Please note that the examples are not intended to be an exhaustive list with items in that category, but are only to help with understanding. Determination of whether a medical expense or OTC medicine/drug is eligible, ineligible, or requires a prescription will depend on the category. 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** (Medical) For operations that are legal.

**Acne prevention and treatment medication** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011)  
Examples: Benzoyl Peroxide; Clearasil (Must be prescribed)

**Acupuncture** (Medical) For treatment of medical condition.

**Adoption Expenses** (Medical) Medical expenses incurred prior to adoption finalized if child is tax dependent.

**Air conditioner** (Medical) May be eligible if used to treat a specific medical condition.

**Air purifier** (Medical) May be eligible if used to treat a specific medical condition.

**Alcoholism treatment** (Medical) Inpatient, outpatient and transport to AA meetings.

**Allergy and sinus medications** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011)

Examples: Afrin; Benadryl; Cetrizine; Claritin; Loratadine; Nasal Spray; Sudafed; Zicam; Zyrtec (Must be prescribed)

**Allergy Topical Medications** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Benadryl (Must be prescribed)

**Alternative healers** (Medical) For treatment by professionals for specific medical condition.

**Ambulance** (Medical)

**Analgesics** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Boroleum; Cepacol; Soltice (Must be prescribed)

**Anesthesia** (Medical) UNLESS for cosmetic procedures.

**Antacids** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Tums; Zantac (Must be prescribed)

**Anti-itch creams** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Cortaid; Cortisone; Itch-X; Lanacane; Quinsana; Sarna (Must be prescribed)

**Antibiotic ointments and creams** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Bacitraycin; Polysporin; Hibiclens; Neosporin (Must be prescribed)

**Antihistamine** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Benadryl; Cetrizine; Loratadine; Zyrtec (Must be prescribed)

**Arch Supports** (Over the Counter: Med Supplies)

**Arthritis treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Capzasin; Puralin; Tiger Balm (Must be prescribed)

**Aspirin** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Bufferin; Ecotrin; Excedrin (Must be prescribed)

**Automobile modifications** (Medical) For physically handicapped individuals.

**Bacterial Infection treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Metronidazole (ust be prescribed)

**Bandages** (Over the Counter: Med Supplies) Examples: Ace; Band-aid (To cover injury or torn skin.)

**Birth Control Pills** (Prescription Drug)

**Blood pressure monitoring devices** (Medical) Examples: Omron

**Blood sugar test items** (Medical)

**Body scan** (Medical) For diagnostic purposes.

**Braille books/magazines** (Medical) For visually impaired individuals but only to extent of the costs above regular printed materials.

**Breast pumps and lactation assistance supplies** (Medical)

**Breast Reconstruction Surgery** (Medical) Following mastectomy for treatment of cancer.

**Calcium** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Calcium citrate; Citracal (Must be prescribed.)

**Capital expenses** (Medical) May be eligible if for improvements to home to accommodate physical disability.

**Carpal tunnel wrist supports** (Over the Counter: Med Supplies)

**Cayenne pepper** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Chelation therapy** (Medical) For treatment of medical condition (lead poisoning)

**Chest rubs** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Vicks (Must be prescribed.)

**Chiropractic care** (Medical)

**Cholesterol tests** (Medical)

**Christian Science practitioners** (Medical)

**Circumcision** (Medical)

**Co-pays** (Medical)

**Cold and flu medications** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Cepacol; Cold-Eze; Coricidin; Emetrol; Mentholatum; Mucinex; Nyquil; Triaminic; Vicks (Must be prescribed)

**Cold packs/hot packs** (Over the Counter: Med Supplies) Examples: Icy Hot; Thermacare; Thermipaq

**Cold sore treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Anbesol; Abreva; Blistex; Campho-Phenique; Carmex; Releev; ViruLite (Must be prescribed)

**Colorectal cancer screening tests** (Medical)

**Compression Hose** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Constipation treatment** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Dulcolax; Glycerin Suppositories; MiraLAX; Philips, Konsyl (Must be prescribed)

**Contact lens cleaning solution** (Over the Counter: Med Supplies)

**Contact lenses/Contact Supplies** (Over the Counter: Med Supplies) Examples: Bausch&Lomb; Complete; Refresh; Renu; Saline Solution; ClearCare; Optifree; Replenish

**Contraceptive products and devices such as condoms and spermicides** (Over the Counter: Med Supplies) Examples: Trojan; Lifestyle; Durex

**Cord blood storage** (Medical) May be eligible if for use to treat a specific and imminent medical condition. Just-in-case storage NOT eligible.

**Cosmetic procedures** (Medical) May be eligible if surgery is necessary to correct a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease.

**Cough medicines** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Delsym; Halls; Luden; Ricola; Tussin (Must be prescribed)

**Counseling, other than Marriage** (Medical) For treatment by professionals for specific medical condition.

**Crutches** (Medical)

**Deductibles** (Medical)

**Dehydration treatment** (Over the Counter: Med Supplies) Examples: Pedialyte

**Dental treatment** (Dental) UNLESS for cosmetic purposes.

**Denture supplies** (Over the Counter: Med Supplies)

**Dentures** (Dental)

**Diabetes monitors/Glucose monitoring systems** (Medical) Examples: AccuChek; OneTouch; PrecisionXtra

**Diabetic supplies** (Over the Counter: Med Supplies)

**Diagnostic items/services** (Medical) Tests to detect heart attack, stroke, diabetes, osteoporosis, cancer, thyroid conditions, glaucoma, etc.

**Diaper rash treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Boudreaux's Butt Paste; Balmex; Desitin; Petroleum Jelly; Lubiderm (Must be prescribed)

**Diarrhea medicine** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Imodium (Must be prescribed)

**Dietary supplement** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) May be eligible if used to treat a specific medical condition and must be prescribed. Use to benefit general health NOT eligible.

**Diuretics** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) (Must be prescribed)

**DNA collection and storage** (Medical) Temporary storage may qualify if collected as part of diagnosis, treatment or prevention of an existing or imminent medical condition.

**Drug addiction treatment** (Medical) Inpatient, outpatient and transport to meetings.

**Ear drops** (Over the Counter: Med Supplies)

**Ear plugs** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Ear Wax Kit** (Over the Counter: Med Supplies) Examples: Murine

**Egg Donor Fees** (Medical)

**Eggs and Embryo** (Medical) Eligible only if the expenses are incurred for temporary storage and only to the extent necessary for immediate conception. Must be stored and used within the same plan year. Storage fees for undefined future conception are ineligible.

**Exercise equipment** (Medical) May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists.

**Eye drops** (Over the Counter: Med Supplies) Examples: Thera Tears; Visine; Genteal; Naphcon

**Eye examinations** (Vision Care)

**Feminine Anti-itch** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Vagisil ointment (Must be prescribed)

**Fiber supplements** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Benefiber; Fiber Choice; Metamucil (Must be prescribed)

**First Aid Kit** (Over the Counter: Med Supplies)

**Flu-shots** (Over the Counter: Med Supplies) Must be prescribed.

**Gas Relievers** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Beano; Gas-X; Phazyme (Must be prescribed)

**Glasses- Reading glasses, Prescription eyeglasses or Prescription sunglasses** (Medical)

**Glucosamine/Chondroitin (arthritis)** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) (Must be prescribed)

**Glucose** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Must be prescribed.

**Headache relief** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Acetaminophen; Advil; Aleve; Aspirin; Excedrin; Ibuprofen; Motrin; Tylenol (Must be prescribed)

**Health club memberships/Exercise programs** (Medical) May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists.

**Hearing aids/batteries** (Over the Counter: Med Supplies)

**Heartburn Relief** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Alka Seltzer; Tums; Prilosec (Must be prescribed)

**Hemorrhoidal treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: CryoStat; PreparationH; Tucks (Must be prescribed.)

**Herbal Medicine** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Airborne; Sambucol May be eligible if used to treat a specific medical condition. (Must be prescribed)

**Home health care** (Medical) For nursing services.

**Homeopathic Medicine** (Over the Counter: Med Supplies) Examples: Boiron products, Hyland products May be eligible if used to treat a specific medical condition.

**Hormone replacement therapy** (Medical) For treatment of medical condition (menopause).

**Hot tub** (Medical) May be eligible only if prescribed by physician to treat medical condition and only while condition exists.

**Humidifier** (Medical) May be eligible if used to treat a specific medical condition.

**Hypnosis** (Medical) For treatment of medical condition and smoking cessation.

**Immunizations** (Medical)

**In vitro fertilization** (Medical)

**Incontinence supplies** (Over the Counter: Med Supplies)

**Indigestion Treatment** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Omeprazole; Pepcid; Pepto Bismol (Must be prescribed)

**Infertility treatments** (Medical)

**Inpatient hospitalization services** (Medical) UNLESS for cosmetic purposes or procedures.

**Insulin, including OTC insulin** (Over the Counter: Med Supplies)

**Jacuzzi** (Medical) May be eligible only if prescribed by physician to treat medical condition and only while condition exists

**Joint pain relievers** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Aleve; Capsaicin; Celadrin; Joint Flex; I-Flex (Must be prescribed)

**Laboratory fees** (Medical)

**Lactation treatment** (Medical) For breast feeding difficulties - but not for general instruction.

**Lactose intolerance products/dairy relief** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Digestive Advantage; Lactaid (Must be prescribed)

**Lamaze classes** (Medical) For instruction relating to childbirth- but not for expenses related to childrearing instruction and guidance.

**Laser eye surgery** (Vision Care)

**Lasik** (Vision Care)

**Lead-based paint removal** (Medical) For expense related to removing lead-based paint to prevent a child who has (or has had) a medical condition or illness from eating the lead-based paint.

**Legal fees** (Medical) May be eligible if eligible medical care could not have been provided without legal assistance.

**Lice treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Lice B Gone; Nix; RID (Must be prescribed)

**Lodging at a hospital** (Medical) Lodging (including meals) at a licensed hospital or a medical care facility related to (or equivalent to) a licensed hospital and where care is provided by a physician.

**Lodging not at a hospital where primarily for and essential to medical care and whose necessity is supported by appropriate documentation** (Medical) Cost of lodging (e.g. hotel) where lodging is not provided at hospital or facility where the medical care is taking place. Limitations: Maximum amount per night of lodging not to exceed \$50.00 per individual. If a parent is traveling with a sick child, up to \$100.00 may qualify (\$50.00 each).

**Massage therapy** (Medical) For treatment of medical condition - use for general well-being, relaxation, etc. NOT eligible.

**Mastectomy bra** (Over the Counter: Med Supplies)

**Mattresses** (Medical) In rare cases the expense in excess of the cost of a regular mattress may be eligible for reimbursement if prescribed by physician to treat specific medical condition.

**Medic alert devices** (Medical) Bracelet or necklace.

**Medical conference expenses** (Medical) 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** (Medical) Examples: blood pressure monitors; syringes; glucose kit

**Medical records charges** (Medical) Fees associated with transferring records to new provider.

**Medicated hand creams** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) May be eligible if used to treat a specific medical condition. Must be prescribed. Only costs in excess of normal day to day general hygiene usage.

**Medicated shampoos** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) May be eligible if used to treat a specific medical condition. Must be prescribed. Only costs in excess of normal day to day general hygiene usage.

**Menopause treatment medical service** (Medical)

**Menopause treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Amberen (Must be prescribed)

**Menstrual pain relievers** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Midol; Pamprin (Must be prescribed)

**Mileage reimbursement** (Travel) For travel to and from medical care at the allowed rate.

**Minerals** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) May be eligible if used to treat a specific medical condition. (Must be prescribed)

**Motion sickness supplies** (Over the Counter: Med Supplies) Examples: Sea-Band

**Motion sickness treatment and prevention medication** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Dramamine; MotionEaze (Must be prescribed)

**Muscle pain relievers** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: DeWitt's; Muscle Care; Sponix (Must be prescribed)

**Nasal strips** (Over the Counter: Med Supplies) Examples: Breathe Right - May be eligible if used to treat a specific medical condition.

**Natural Medicine** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Nicotine gum** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Nicorette (Must be prescribed)

**Norplant insertion or removal** (Medical)

**Nursing services** (Medical)

**Nutritionist's expenses** (Medical) For treatment by professional for specific medical condition.

**Obstetrical expenses** (Medical) Two ways of submitting/paying claims: 1) by reimbursing the full amount of the treatment, minus any previous reimbursements, up to the participant's annual election; 2) after treatment begins, (when applicable) reimbursing as individual expenses are incurred.

**Occlusal night guard** (Dental) For prevention of teeth grinding.

**Operations** (Medical) If legal and NOT cosmetic in nature - inpatient and outpatient.

**Optometrist services** (Vision Care)

**Oral remedies or treatments** (Over the Counter: Med Supplies) Examples: Orajel

**Organ donors** (Medical)

**Orthodontia services** (Dental) Two ways of submitting/paying claims: 1) by reimbursing the full amount of the treatment, minus any previous reimbursements, up to the participant's annual election, or 2) after treatment begins, reimbursing periodic payments (e.g. monthly) over the entire orthodontia treatment period.

**Orthopedic shoes/inserts** (Over the Counter: Med Supplies) For treatment of medical condition - but only to the extent of the cost in excess of normal shoes

**Osteopath services** (Medical)

**OTC Med or Drug Dispensing Fee** (Over the Counter: Meds & Drugs)

**Ovulation monitor** (Medical)

**Oxygen** (Medical) Oxygen and equipment for medical condition.

**Patented Medicine** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Patterning exercises** (Medical)

**Personal trainer fees** (Medical) May be eligible only if incurred for limited duration and a medical practitioner has recommended a supervised exercise regimen to treat a specific disease or injury (i.e. obesity or knee injury).

**Physical examinations** (Medical)

**Physical therapy** (Medical)

**Pregnancy test kits** (Over the Counter: Med Supplies) Examples: Clearblue

**Premenstrual syndrome treatment** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: See menstrual pain relievers (Must be prescribed)

**Prenatal vitamins** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) (Must be prescribed)

**Prescription drugs** (Prescription Drug) For treatment of medical condition.

**Preventive care / screenings** (Medical)

**Prosthesis** (Medical)

**Psychiatric care** (Medical)

**Psychoanalysis** (Medical) For treatment of medical condition.

**Psychotherapy** (Medical) For treatment of medical condition.

**Radial keratotomy** (Medical)

**Retin-A** (Prescription Drug) IF prescribed for medical condition (i.e. acne) but NOT for cosmetic purposes such as reducing wrinkles.

**Rogaine** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) May be eligible if for diagnosis of high blood pressure. Must be prescribed.

**Rubbing alcohol** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition.

**Scar Treatment** (Over the Counter: Med Supplies)

**Screening tests** (Medical) Examples: hearing; vision; cholesterol tests; Vagisil screen kit

**Service Animal** (Medical) Guide dog, seeing eye dog or other animal for medical condition. (Includes expenses related to animal food, collar, etc).

**Shipping (mailing) and handling charges** (Medical) For reimbursable products.

**Shortness of breath treatment** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Bronkaid (Must be prescribed)

**Sleep aid** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Advil PM; Melatonin; Tylenol PM; Unisom (Must be prescribed)

**Smoking Deterrents** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Nicoderm; Nicotine Pads; Nicotine Gum (Must be prescribed)

**Special foods (such as Gluten-free, not Diet foods)** (Over the Counter: Med Supplies) May be eligible if recommended by a medical practitioner to treat a specific medical condition AND if the foods do not substitute for normal nutritional requirements.

This expense requires a written explanation of medical need from your health care provider. If not already submitted, please do so. Additionally, only the cost in excess of general daily nutritional expenses is reimbursable. Along with receipts noting the cost of the "special foods", submit the cost of the equivalent item used for general nutritional costs. For example, if submitting an expense for a gallon of rice milk (special food), also submit the cost of a gallon of milk (non-special food). The difference between the two values is the amount to be considered as the "special food" expense. You must follow this same procedure when submitting claims in the future for "special foods." Please note: If your employer's plan excludes "special food" expenses, this expense may be denied because of plan provisions.

**Special schools, educational** (Medical) Expenses for mentally impaired or physically disabled individual qualify IF purpose of using the is to relieve disability.

**Special schools, residential** (Medical) May be eligible if for treatment of behavioral, emotional and addictive conditions IF primary purpose of the program is medical care.

**Speech Therapy** (Medical)

**Sperm, storage fees** (Medical) May be eligible only if for temporary storage and use for immediate conception.

**St. John's wort** (Over the Counter: Med Supplies)

**Stem cell, harvesting and/or storage** (Medical) May be eligible if for use to treat a specific and imminent medical condition. Just-in-case storage NOT eligible.

**Sterilization procedures** (Medical) Examples: Hysterectomy; vasectomy

**Sun screen with SPF 30 or greater** (Over the Counter: Med Supplies) May be eligible with the SPF details clearly stated on the receipt by a third party ( e.g. pharmacy).

**Sunburn cream and ointments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Aloe; Solarcaine; Dermoplast - For treatment of sunburn. Must contain an antiseptic or pain reliever; 100% aloe is not covered. (Must be prescribed)

**Taxes on service - medical and products** (Medical) For reimbursable services and products.

**Telephone consultations** (Medical)

**Telephone for hearing impaired** (Medical)

**Tens Unit** (Medical) For treatment of medical condition.

**Thermometers** (Over the Counter: Med Supplies)

**Transportation for persons other than patient where recommended as part of treatment** (Travel) Expenses of an individual who travels to visit a mentally ill dependent, if such visits are recommended as a part of treatment.

**Transportation for persons other than the patient whose primary purpose is essential to medical care and whose necessity is supported by appropriate documentation.** (Travel) Expenses of parent accompanying a child who needs medical care.; Expenses of a nurse or other who gives injections, medications, or other treatment needed by a patient who is traveling to get medical care and cannot travel alone.

**Transportation where primarily for and essential to medical care and whose necessity is supported by appropriate documentation** (Travel) Fare for bus, taxi, train, or plane; Reimbursement of car expenses at a set mileage rate Parking fees and tolls.

**Tuition for special needs programs** (Medical) Examples: Dyslexia

**Ultrasound** (Medical)

**Upset Stomach Relief** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Mylanta; Gaviscon; Pepto-Bismol Must be prescribed.

**Varicose vein treatment** (Medical) UNLESS for cosmetic purposes.

**Veneers** (Dental) May be eligible if provider provides a letter demonstrating use is for medical condition rather for cosmetic purposes

**Vitamins** (Over the Counter: Med Supplies) May be eligible if used to treat a specific medical condition and must be prescribed. Use to benefit general health NOT eligible.

**Walkers** (Over the Counter: Med Supplies)

**Wart removal treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Must be prescribed.

**Weight-loss programs and/or drugs prescribed to induce weight loss** (Medical) 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** (Medical)

**Wigs** (Medical) If hair lost due to medical condition or medical treatment.

**X-ray expenses** (Medical)

**Yeast infection treatments** (Over the Counter: Meds & Drugs) (RX required after Jan. 1, 2011) Examples: Clotrimazole; Lotrimin; Miconazole; Monistat; Femstat3 (Must be prescribed)

## Ineligible Health Care Expenses

The following list represents expenses that are frequently submitted for reimbursement under Health Care Flexible Spending Accounts (FSA) and are generally ineligible for reimbursement under an FSA. This list is not intended to be exhaustive and is intended only to be used as a general guide. The list is organized by categories (see boldface type). In some instances, examples of specific items have been provided by brand name. Please note that the examples are not intended to be an exhaustive list with items in that category, but are only to help with understanding. Determination of whether a medical expense or OTC medicine/drug is eligible, ineligible, or requires a prescription will depend on the category. Consequently, expenses contained in this generally ineligible list may be reimbursable if the supporting claims documentation shows that the expense was incurred for medical care. 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.

**Acne prevention and treatment medication** (Over the Counter: Med Supplies : Acne Treatment) Examples: Benzoyl Peroxide; Clearasil

**Alertness pills** (Over the Counter: Med Supplies : Supply - General Health)

**Baby bottles** (Over the Counter: Med Supplies : Supply - General Health)

**Baby formula** (Over the Counter: Med Supplies : Supply - General Health)

**Battery operated toothbrushes** (Over the Counter: Med Supplies : Supply - General Health)

**Breastfeeding classes** (Medical) : Education - General Health

**Chap stick** (Over the Counter: Med Supplies : Supply - General Health)

**Child or newborn instruction** (Medical) : Education - General Health)

**COBRA premiums** (Medical : Premium) Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4)).

**Cold cream** (Over the Counter: Med Supplies : Supply - General Health)

**Cosmetics** (Over the Counter: Med Supplies : Supply - Cosmetic)

**Cotton Balls** (Over the Counter: Med Supplies : Supply - General Health)

**CPR classes** (Medical : Education - General Health)

**Dancing Lessons** (Medical : Education - General Health)

**Dental Floss** (Over the Counter: Med Supplies : Supply - General Health)

**Deodorant** (Over the Counter: Med Supplies : Supply - General Health)

**Dependent care or child care expenses** (Medical : Care)

**Diaper Service** (Medical : Service - General Health)

**Diapers** (Over the Counter: Med Supplies : Supply - General Health)

**Diet drinks and bars** (Over the Counter: Med Supplies : Supply - General Health)

**Diet Foods** (Over the Counter: Med Supplies : Supply - General Health)

**Doula services** (Medical : Care)

**Ear piercing** (Medical : Service - Cosmetic)

**Elder care expenses** (Medical : Care)

**Electric toothbrush** (Over the Counter: Med Supplies : Supply - General Health)

**Electrolysis** (Medical : Service - Cosmetic)

**Emergency kits** (Over the Counter: Med Supplies : Supply - General Health)

**Energy bars/drinks** (Over the Counter: Med Supplies : Supply - General Health)

**Experimental drugs** (Prescription Drug : Prescription) Investigational or experimental drugs are new drugs that have not yet been approved by the FDA or approved drugs that have not yet been approved for a new use, and are in the process of being tested for safety and effectiveness, therefore could pose unknown risk to patient. Per FDA.

**Facial care creams** (Over the Counter: Med Supplies : Supply - General Health)

**Feminine hygiene** (Over the Counter: Med Supplies : Supply - General Health)

**Funeral expenses** (Medical : Fee)

**Hair clippers** (Over the Counter: Med Supplies : Supply - General Health)

**Hair conditioner** (Over the Counter: Med Supplies : Supply - General Health)

**Hair removal procedures** (Medical : Service - Cosmetic)

**Hair removal products** (Over the Counter: Med Supplies : Supply - Cosmetic)

**Hair restoration products** (Over the Counter: Med Supplies : Supply - Cosmetic)

**Hair transplant** (Medical : Service - Cosmetic)

**Hair treatments** (Over the Counter: Med Supplies : Supply - Cosmetic)

**Hand lotion** (Over the Counter: Med Supplies : Supply - General Health)

**Illegal operations/treatments** (Medical : Service - Medical)

**Imported drugs** (Prescription Drug : Prescription) Under federal law imported drugs are illegal, therefore, not eligible for reimbursement under IRS rules.

**Insurance premiums** (Medical : Premium) Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4)).

**Late payments fees** (Medical : Fee)

**Lipsticks** (Over the Counter: Med Supplies : Supply - Cosmetic)

**Lodging ineligible expenses** (Medical : Lodging) Expenses for meals. Lodging is extravagant or lavish. Significant element of personal pleasure, recreation, or vacation in travel away from home.

**Lodging while attending a medical conference** (Medical : Lodging)

**Long-term care premiums** (Medical : Premium)

**Marriage Counseling** (Medical : Service - General Health)

**Maternity clothes** (Over the Counter: Med Supplies : Supply - General Health)

**Meals/Food** (Over the Counter: Med Supplies : Supply - General Health)

**Medical marijuana** (Prescription Drug : Prescription) Substances that are illegal under federal law are not eligible treatments for medical conditions or medical care. Individual state laws cannot supersede federal substance laws for FSA reimbursements.

**Medical newsletter** (Medical : Education - General Health)

**Missed appointment fees** (Medical : Fee)

**Moisturizers** (Over the Counter: Med Supplies : Supply - General Health)

**Mouthwash** (Over the Counter: Med Supplies : Supply - General Health)

**Nail clippers** (Over the Counter: Med Supplies : Supply - General Health)

**Nail polish** (Over the Counter: Med Supplies : Supply - Cosmetic)  
**Nasal wash** (Over the Counter: Med Supplies : Supply - General Health)  
**Nursing services for healthy baby** (Medical : Service - General Health)  
**Perfume** (Over the Counter: Med Supplies : Supply - Cosmetic)  
**Petroleum jelly** (Over the Counter: Med Supplies : Supply - General Health)  
**Physician retainer or concierge fee** (Medical : Fee)  
**Prescription drug discount program fees** (Prescription Drug : Fee)  
**Q-Tips** (Over the Counter: Med Supplies : Supply - General Health)  
**Razor** (Over the Counter: Med Supplies : Supply - General Health)  
**Razor blades** (Over the Counter: Med Supplies : Supply - General Health)  
**Shampoo** (Over the Counter: Med Supplies : Supply - General Health)  
**Shaving cream** (Over the Counter: Med Supplies : Supply - General Health)  
**Skin care products** (Over the Counter: Med Supplies : Supply - General Health)  
**Soaps** (Over the Counter: Med Supplies : Supply - General Health)  
**Student health fee** (Medical : Fee)  
**Sunglasses** (Over the Counter: Med Supplies : Supply - Medical)  
**Sunscreen** (Over the Counter: Med Supplies : Supply - General Health)  
**Swimming lessons** (Medical : Service - General Health)  
**Tanning salons and equipment** (Medical : Service - Cosmetic)  
**Teeth whiteners** (Dental : Supply - Cosmetic)  
**Tissue** (Over the Counter: Med Supplies : Supply - General Health)  
**Toiletries** (Over the Counter: Med Supplies : Supply - General Health)  
**Toothbrush** (Over the Counter: Med Supplies : Supply - General Health)  
**Toothpaste** (Over the Counter: Med Supplies : Supply - General Health)  
**UV protection clothing** (Over the Counter: Med Supplies : Supply - General Health)  
**Vaseline** (Over the Counter: Med Supplies : Supply - General Health)  
**Veneers** (Dental : Service - Cosmetic)  
**Vision discount programs** (Vision Care : Fee)  
**Vitamins for well-being** (Over the Counter: Med Supplies : Supplement)  
**Warranties** (Medical : Fee)  
**Weight loss foods** (Over the Counter: Med Supplies : Supply - General Health)  
**Wrinkle reducers** (Over the Counter: Med Supplies : Supply - Cosmetic)