List of Eligible and Non-Eligible
Health Care Flexible Spending Account Expenses

The following list is designated to assist you in determining whether the Health Care FSA can work for you. The list outlines expenses currently allowed by the Federal government as tax deductions. These expenses are reimbursable under IRC Section 125 for Health Care Flexible Spending Account participants. Refer to IRS publication 502 for further information.

A listing of expenses not currently allowed as tax deductions, and which are not reimbursable under the Health Care FSA is also shown.

Please note that these are partial lists, other services may or may not be covered under your FSA benefits.

ELIGIBLE EXPENSES

PROFESSIONAL SERVICES
- Cardiologist
- Chiropodist
- Chiropractor (licensed)
- Christian Science Practitioner
- Dermatologist
- Dentist
- Gynecologist
- Naturopath
- Obstetrician
- Oculist
- Ophthalmologist
- Optician
- Optometrist
- Orthopedist
- Osteopath
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Psychiatrist
- Psychoanalyst
- Psychologist (state licensed)
- Radial Keratotomy (Vision)
- Registered Nurse
- Surgeon

DENTAL SERVICES
- Cleaning teeth
- Dental x-rays
- Extracting teeth
- Filling teeth
- Gum treatment
- Oral surgery
- Straightening teeth

HOSPITAL SERVICES
- Anesthetist
- Hospital bills
- Immunizations
- Oxygen and related equipment
- Use of operating room
- Vaccines
- X-ray technician

MEDICINES AND DRUGS
- Prescribed drugs
- Over-the-counter medicines prescribed by your doctor
- Eligible over-the-counter medical supplies
HEALTH CARE FSA ELIGIBLE EXPENSES
(Cont'd)

EQUIPMENT AND SUPPLIES
- Abdominal supports
- Ambulance services
- Arches
- Artificial teeth, eyes
- Autoette (auto device for handicapped person, but not if used to travel to job or business)
- Back supports
- Braces
- Contact lenses and solutions
- Cost of installing stair-seat elevator (for person with a heart condition)
- Crutches
- Elastic hosiery
- Eyeglasses
- Hearing aids
- Heating devices
- Invalid chair
- Iron lung
- Orthopedic shoes
- Purchase or rental of wheelchair
- Repair of special telephone equipment for the deaf
- Sacroiliac belt
- Splints
- Truss

LABORATORY EXAMINATIONS AND TESTS
- Fees for lab tests and x-rays

MEDICAL TREATMENTS
- Legally obtained sterilizations or abortions
- Acupuncture treatments for pain control but not behavior modification
- Blood and blood plasma
- Diathermy
- Electric shock treatments
- Hearing services
- Hydrotherapy (water treatments) and physical therapy
- Injections
- Insulin treatments
- Nursing
- Pre-natal and post-natal treatments
- Vasectomy
- X-ray treatments

MISCELLANEOUS
- Alcoholic inpatient care costs
- All medical and dental expenses that are covered expenses but not paid by any other medical or dental plan
- All expenses charged by a licensed physician or dentist for treatment of a medical case provided in the doctors’ or dentists’ office, in a hospital, in the individual's home or at the place of an accident
- Asylum, sanitarium and similar institutions
- Birth control pills or other birth control items prescribed by a doctor
- Medical expenses involving meals or lodging in a nursing home or home for the aged, if care is primarily rendered for medical reasons and is recommended by a physician
- Mileage for travel to and from a facility for medical reasons is reimbursed at $.10/mile.
- Home or licensed nursing care to provide medical care as well as bathing and grooming of a patient by a nurse of nurse’s side or a home health side. All car must be provided under a physician’s supervision
- Deductibles and copayments for medical and dental
- Drug treatment center – inpatient care costs
- Eye refractions or hearing exams
- Medical expenses incurred by a donor for organ transplants to be received an individual dependent
- Orthopedic appliances prescribed by a doctor for personal use but not for business use
- Purchase of a guide dog for a blind or deaf individual
- Purchase or rental of prosthetic devices or the cost of surgical implants
- Short Term Convalescent home – for medical treatments only
- Smoking cessation programs, medications covered only if prescribed by a physician
- Special land or air transportation costs to receive hospital or surgical care prescribed by a physician
- Parental transportation costs to accompany a child who must receive hospital or surgical care prescribed by a physician more than 50 miles from home
- Tuition fees you pay to a specially licensed school for your child who has a severe learning disability caused by a physical or mental handicap or nervous-system disorder, if recommended by a doctor
- Tutoring fees you pay on a doctor’s recommendation for a child’s tutoring by a teacher who is specially trained to work with severe learning disabilities
- Wages of guide for a blind person
- Telephone-teletype costs and television adapter for closed caption service for deaf person
HEALTH CARE FSA NON-ELIGIBLE EXPENSES

Following is a listing of expenses which are NOT allowed under the Plan.

- All premiums including, but not limited to premiums for employee’s health plan coverage, the employer of the employee’s spouse or dependent health plan coverage, life insurance, disability, double indemnity, “loss of earnings” insurance policies, etc.
- Certain over-the-counter medicines, drugs, and medical care items
- Toothpaste
- Maternity clothes
- Antiseptic diaper service
- Funeral Service, cremation or burial, cemetery plot, monument, mausoleum
- Illegal operations or drugs
- Divorced spouse’s medical bills
- Special food or beverage substitutes – but excess cost of chemically uncontaminated foods over what would have ordinarily been spent on normal food is deductible for allergy patients
- Bottled water bought to avoid drinking fluoridated city water
- Deductions from wages for sickness insurance under state law
- Tattooing, ear piercing
- Boarding school fees paid for healthy child while parent is recuperating from illness
- Tuition and travel expenses to send a problem child to a particular school for a beneficial change in environment
- Transportation costs of a disabled person to and from work
- Traveling costs to look for a new place to live – on doctor’s advice
- Cost of trips for a “change of environment” to boost morale of ailing person
- Travel costs to favorable climate when you can live there permanently
- Dance lessons advised by doctors as physical and mental therapy or for the alleviation of varicose veins or arthritis
- Scientology fees
- Cost of divorce recommended by psychiatrist
- Cost of hotel room suggested for sex therapy
- Marriage counseling fees
- Veterinary fees for pet; pet is not a dependent
- Baby-sitting fees to enable you to make doctors visits
- Weight reduction programs undertaken for general health, not for specific ailments
- Cost of moving away from airport noise by person suffering nervous breakdown
- Cosmetic Surgery/Treatment – covered only if the surgery is necessary to improve a deformity resulting from a congenital abnormality, disease or injury
- Hair transplants
- Rogaine
- Amounts reimbursed by health insurance carriers
- Medical expense for which you take an itemized tax deduction on your federal income tax return (expenses must exceed 7 ½% of your annual adjusted gross income)
- Payments to domestic help who render primarily non-medical services
- Cosmetic surgery such as face lifts, tummy tucks and other procedures that are not intended to improve a deformity from a congenital abnormality, disease or injury
- Charges for a nurse to care for a healthy infant
- Expenses for recreation, health clubs and nutrition for general health and well-being, even if prescribed by a physician
- Experimental drugs