Eligible Health Care FSA Expense Examples:

- Dental Services
  - Crowns/Bridges
  - Dental X-Rays
  - Dentures
  - Exams/Teeth Cleanings
  - Extractions
  - Fillings
  - Gum Treatments
  - Oral Surgery
  - Orthodontia/Braces
- Insurance-Related Items
  - Copays
  - Coinsurance
  - Deductibles
- Lab Exams/Tests
  - Blood Tests
  - Cardiographs
  - Diagnostic Fees
  - Laboratory Fees
  - Spinal Fluid Tests
  - Urine/Stool Analyses
- X-Rays

- Medication
  - Insulin
  - Prescribed Birth Control
  - Prescribed Vitamins*
  - Prescription Drugs*

- Other Medical Treatments/Procedures
  - Acupuncture
  - Alcoholism (inpatient treatment)
  - Chiropractor Services
  - Drug Addiction (inpatient treatment)
  - Hearing Exams
  - Hospital Services
  - Infertility
  - In-vitro Fertilization
  - Norplant Insertion or Removal
  - Patterning Exercises
  - Physical Examination (not employment related)
  - Physical Therapy
  - Speech Therapy
  - Sterilization
  - Vaccinations and Immunizations
  - Vasectomy and Vasectomy Reversals
  - Well Baby Care

- Other Medical Supplies and Services
  - Abdominal/Back Supports
  - Ambulance Services
  - Arches
  - Breast Pumps and Lactation Supplies
  - Contact Lens Solution and Cleaners
  - Contraceptives
  - Counseling (except for Marriage and Family)
  - Crutches
  - Guide Dog (for visually/hearing impaired person)
  - Hearing Aids & Batteries
  - Hospital Bed
  - Insulin Supplies
  - Learning Disability (special school/teacher)
  - Lead Paint Removal (if not capital expense and incurred for a child poisoned)
  - Mastectomy Bras
  - Medic Alert Bracelet or Necklace
  - Medical Miles, Tolls, and Parking
  - Orthopedic Shoes
  - Oxygen Equipment
  - Pregnancy Tests
  - Pre-natal Vitamins
  - Prostheses
  - Rubbing Alcohol
  - Splints/Casts
  - Suntan Lotion/Sunscreen greater than SPF 14
  - Syringes
### Eligible Expenses

- Transportation Expenses (essential to medical care)
- Wheelchair
- Wigs (hair loss due to disease)
- Vision Expenses
  - Contact Lenses
  - Contact Lens Solution
- Eye Examinations
- Eyeglasses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK
- Reading Glasses

**This list is not meant to be all inclusive. Other expenses not listed may also qualify. Please refer to Section 213 of the Internal Revenue Code or call our toll-free Participant Services line at 800 346 2126.**

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### Ineligible Health Care FSA Expense Examples:

#### Baby-Sitting
- Canceled Appointment Fees
- Chapstick/Lip Balm
- Contact Lens Insurance
- Cosmetics
- Cosmetic Surgery/Procedures
- Dance/Exercise/Fitness Programs
- Diaper Service
- Electrolysis
- Exercise Equipment
- Eyeglass Insurance
- Face Cream

- Feminine Hygiene Products
- Hair Loss Medications
- Hair Transplant
- Health Club Dues
- Illegal Operation or Treatments
- Insurance Premiums
- Long Term Care Premiums
- Marriage or Family Counseling
- Massage Therapy*
- Maternity Clothes
- Mattresses
- Meals that are not part of inpatient care
- Moisturizers
- Nutritional Supplements*
- Personal Trainer

- Prescription Drug Discount Programs
- Prescription Drugs for Hair Loss
- Provider Discounts
- Rogaine
- Shampoos/Soaps
- Special Foods*
- Suntan Lotion/Sunscreen less than SPF 15
- Supplements* (for general health)
- Teeth Whitening/Bleaching
- Toiletries
- Toothbrushes (including battery operated)
- Toothpaste
- Vision Discount Program Premiums
- Vitamins* (for general health)
- Weight Loss Programs* (for general health)

#### Important note about over-the-counter (OTC) drug reimbursement:
Due to health care reform regulations, the Health Care FSA only reimburses OTC drug expenses if you have and provide a doctor’s prescription for them. Doctor’s prescriptions must include the patient name, medication name, dosage, time frame for treatment and any other state law requirements. Make sure you plan your annual election accordingly.

- Allergy Medicines
- Antihistamines
- Analgesics
- Antacids
- Anti-Diarrhea Medications

- Anti-Itch Medications
- Anti-Nausea Medications
- Aspirin
- Athletes Foot Creams and Powders
- Cold Sore Remedies
- Cough Drops
- Cough Syrups
- Decongestants
- Eye Drops
- Fever Reducers
- First Aid Cream (*Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments*)
- Digestive Tract Relief Medications
- Flu and Cold Medications
- Hemorrhoidal Medications
- Laxatives
- Lice and Scabies Treatments

- Menstrual Cycle Products (*medication for pain and cramp relief*)
- Motion Sickness Pills
- Muscle/Joint Pain Relievers
- Nasal Sinus Sprays
- Nicotine Gum/Patches
- Pain Relievers
- Pedialyte
- Retin A (non-cosmetic)
- Sinus Medications
- Sleeping Aids
- Smoking Cessation Products
- Sore Throat Sprays
- Special Ointments/Burn Ointments
- Throat Lozenges
- Vapor Rubs
- Weight Loss Drugs (to treat specific disease)*
- Yeast Infection Treatments

*Excludes drugs imported from Canada and other countries. Some medically necessary items may be covered by the Health Care FSA if prescribed by a physician for a specific medical condition. The prescription should contain the specific medical condition and timeframe for treatment.