Eligible healthcare expenses are uninsured and medically necessary expenses defined by the 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 this definition in mind, we have listed below many of the medical expenses eligible for payment under the Healthcare Flexible Spending 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 Section 213 of the Internal Revenue Code).

**ELIGIBLE EXPENSES**

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

**Insurance-Related Items**
- Co-Pay and Coinsurance 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

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

**Over-the-Counter Medications**

OTC expenses to promote general health are noneligible expenses unless prescribed by a physician for a specific medical condition.

Over-the-counter medicines, drugs or dietary supplements for a specific medical condition:

Acne Preparations
- Allergy Medicine
- Antihistamines
- Analgesics
- Antacids
- Antidiarrhea Medication
- Aspirin
- Cold Medicine
- Contact Lens Solution
- Cough Drops
- First Aid Cream (Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments)
- Hemorrhoidal Medications
- Homeopathic Medicines
- Laxatives (like Ex-Lax)
- Lice and Scabies Treatment
- Menstrual Cycle Products (for pain and cramp relief)
- Motion Sickness Pills
- Muscle/Joint Pain Relief (Ben-Gay, Tiger Balm)
- Nasal Sinus Spray
- Nasal Sprays (for snoring)
- Nicotine Gum/Patches
- Ophthalmic Preparations (Eye Drops)
- Pain Reliever
- Pedialyte
- Pills for persons who are lactose intolerant
- Pregnancy Tests
- Postnatal Treatment
- Prenatal Treatment
- Practitioners
- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist
- Psychologist
- Obstetric Services
- Lamaze Class
- Mid-Wife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Postnatal Treatment
- Prenatal Treatment
- Special Ointment/Cream for Sunburn
- Throat Lozenges
- Vapor Rub
- Weight-Loss Drugs (to treat a specific disease)
- Wound Care Products

**Other Medical Treatment/Procedures**
- Acupuncture
- Alcoholism (inpatient treatment)
- Biofeedback Therapy (in medically necessary situations)
- Reconstructive Surgery (if medically necessary due to a congenital defect or accident)
- Drug Addiction
- Hearing Exams
- Hospital Services
- Infertility
- In-Vitro Fertilization
- Norplant Insertion or Removal
Other Medical Treatment/Procedures cont’d

- Patterning Exercises
- Physical Examination (not employment-related)
- Physical Therapy
- Rolfing
- Speech Therapy
- Sterilization
- Transplants (includes organ donor)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal
- Weight-Loss Programs*
- Well-Baby Care

Other Medical Equipment, Supplies and Services

- Abdominal/Back Supports
- Ambulance Services
- Arches/Orthopedic Shoes
- Contraceptives, prescribed
- Counseling
- Crutches
- Guide Dog (for visually/hearing-impaired person)
- Hearing Aids and Batteries
- Hospital Bed
- Learning Disability (special school/teacher)
- Lead Paint Removal (if not capital expense and incurred for a poisoned child)
- 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
- Weight-Loss Drugs (to treat a specific disease)
- 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/LASIK

INELIGIBLE EXPENSES

The IRS does not allow the following expenses to be reimbursed under the Healthcare Flexible Spending Account. Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

General

- Babysitting and Child Care
- Canceled Appointment Fees
- Contact Lens Insurance
- Cosmetic Surgery/Procedures
- Dancing/Exercise Programs
- Diaper Service
- Discounts/Write-Offs
- Electrolysis
- Exercise Equipment
- Eyeglass Insurance
- Feminine Hygiene Products
- Fitness Programs
- Hair Loss Medication
- Hair Transplant
- Health Club Dues
- Illegal Operation or Treatment
- Insurance Premium Interest Charge
- Insurance Premiums

Long-Term Care Premiums
- Marriage Counseling
- Massage Therapy**
- Maternity Clothes
- Nutritional Supplements
- Personal Trainer
- Prescription Drug Discount Program Premiums
- Rogaine
- Student Health Fee
- Swimming Lessons
- Teeth Whitening/Bleaching
- Vision Discount Program Premiums
- Vitamins (for general health)

Over-the-Counter Medications

- Cosmetics
- Chapstick
- Face Cream
- Medicated Shampoos/Soaps
- Moisturizers
- One-a-Day Vitamins
- Suntan Lotion
- Toiletries
- Toothbrushes
- Toothpaste
- Topical Creams

*Eligible only when purchased for a specific medical condition and not merely to advance the general health of a participant.

** Eligible only with doctor’s certification identifying the physical nature of the medical condition and length of treatment program.