



Flexible Spending Account Program

Eligible expenses

Eligible health care expenses are 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 Unreimbursed Medical 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 IRS Publication 502 Medical and Dental Expenses, or Section 213 of the Internal Revenue Code).

DENTAL SERVICES

- Crowns/bridges
- Dental x-rays
- Dentures
- Exams/teeth cleaning
- Extractions
- Fillings
- Gum treatment
- Oral surgery
- Orthodontia/braces

INSURANCE-RELATED ITEMS

- Preexisting 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

- Eligible over-the-counter drugs with a prescription*
- *Effective January 1, 2011, most of these eligible drugs will require a prescription to be reimbursable
- Insulin
- Prescribed birth control
- Prescribed vitamins (to treat specific disease & not available over-the-counter)
- Prescription drugs

OBSTETRIC SERVICES

- Mid-wife expenses
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Post-natal treatment
- Pre-natal treatment
- Prescribed pre-natal vitamins

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist
- Psychologist

OTHER MEDICAL TREATMENTS/PROCEDURES

- Acupuncture
- Alcoholism (inpatient treatment)
- Bio-feedback therapy (in medically necessary situations)
- Cosmetic surgery (if medically necessary due to a congenital defect)
- Drug addiction
- Hearing exams
- Hospital services
- Infertility
- In-vitro fertilization
- Norplant insertion or removal
- Patterning exercises
- Physical examination (not employment related)
- Physical therapy
- Speech therapy
- Sterilization
- Transplants (includes organ donor)
- Vaccinations/immunizations
- Vasectomy and vasectomy reversal
- 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 & batteries
- Hospital bed
- Learning disability (special school/teacher)
- Lead paint (if not capital expense, and incurred for a child poisoned)
- 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
- 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

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Flexible Spending Account Program, Continued

Ineligible expenses

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

Baby-sitting & child care	Hair transplant	Retin A*
Canceled appointment fees	Health club dues	Rogaine*
Contact lens insurance	Herbs & herbal medicines	Special foods* (cost difference of common product)
Cosmetic surgery/procedures	Homeopathic drugs	Student health fee
Dancing/exercise programs	Illegal operation or treatment	Supplements*
Diaper service	Insurance premiums	Swimming lessons
Discounts/write-offs	Insurance premium interest charge	Teeth whitening/bleaching
Electrolysis	Lamaze class	Toiletries, toothpaste, etc...
Eligible over-the-counter medicine without a prescription	Marriage counseling	Vision discount program premiums
Exercise equipment*	Massage therapy**	Vitamins
Eyeglass insurance	Maternity clothes	Weight loss programs**
Fitness programs	Personal trainer	Swimming lessons
Hair loss medication	Prescription drug discount program premiums	

* Generally ineligible; in limited situations, eligible only with Doctor's certification identifying a qualifying medical diagnosis, medical necessity, and length of treatment program.

** Eligible only with Doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of tension/stress relief does not qualify as an eligible expense.