Eligible Expenses

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. 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
For operations that are legal

Acne treatment
Prescription and OTC

Acupuncture
For treatment of medical condition

Adoption expenses
Medical expenses incurred prior to adoption being finalized if child is tax dependent

Alcoholism treatment
Inpatient, outpatient and transport to AA meetings

Allergy medications
Prescription and OTC

Alternative healers
For treatment by professionals for specific medical condition

Ambulance

Analgesics
Prescription and OTC

Anesthesia
UNLESS for cosmetic procedures

Antacids
Prescription and OTC

Antihistamine
Prescription and OTC

Anti-itch creams
Prescription and OTC

Aspirin
For medical condition

Bandages
To cover injury or torn skin

Birth-control pills

Blood pressure monitoring devices

Blood sugar test items

Body scan
For diagnostic purposes

Braille books/magazines
For visually impaired individuals but only to extent of the costs above regular printed materials

Breast Reconstruction Surgery
Following mastectomy for treatment of cancer

Carpal tunnel wrist supports
Chelation therapy
For treatment of medical condition (lead poisoning)

Chiropractic care

Christian Science practitioners

Circumcision

Contact lenses/Contact Supplies

Contraceptive products and devices
Condoms, spermicidal

Co-pays

Counseling, other than Marriage
For treatment by professionals for specific medical condition

Crutches

Deductibles

Dental treatment
UNLESS for cosmetic proposes

Dentures/Denture Supplies

Diabetic supplies

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

Diarrhea medicine
Prescription and OTC

Drug addiction treatment
Inpatient, outpatient and transport to meetings

Egg donor fees

Egg and Embryo Storage Fees
Only eligible if the expenses are incurred for temporary storage and only to the extent necessary for immediate conception only, if stored and used within the same plan year.

Eye examinations

First Aid Kit

Flu-shots

Glucose

Hearing aids/batteries

Hemorrhoid treatments
Prescription and OTC

Home health care
For nursing services

Hormone replacement therapy
For treatment of medical condition (menopause)

Hot/cold packs
For treatment of medical condition

Hypnosis
For treatment of medical condition and smoking cessation
Immunizations

In vitro fertilization
Incontinence supplies

Infertility treatments

Inpatient hospitalization services
UNLESS for cosmetic purposes or procedures

Insulin

Laboratory fees

Lactation treatment
For breast feeding difficulties – but not for general instruction

Lamaze classes
For instruction relating to childbirth- but not for expenses related to childrearing instruction and guidance

Laser eye surgery

Lasik

Laxatives
Prescription and OTC

Lodging at hospital
For medical care

Lodging not at hospital or similar institution (hotel)
If essential to medical care and limited to $50 per night

Massage therapy
For treatment of medical condition – NOT eligible when used for general well-being, relaxation, etc.

Mastectomy bra

Medic alert devices
Bracelet or necklace

Medical conference expenses
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
Examples: blood pressure monitors, syringes, glucose kit, etc.

Medical records charges
Fees associated with transferring records to new provider

Menstrual pain relievers
Prescription and OTC

Mileage reimbursement
For travel to and from medical care ($0.24 per mile for 2009)

Nasal strips
For treatment of sinus problems and sleep apnea- but NOT for common snoring

Nicotine gum or patches

Norplant insertion or removal

Nursing services

Nutritionist’s expenses
For treatment by professional for specific medical condition

Obstetrical expenses
Two ways of submitting/paying claims: by reimbursing up to the full amount of the treatment, minus any previous reimbursements, once the initial treatment has begun (when applicable) or reimbursing as individual expenses are incurred.

**Occlusal night guard**
For prevention of teeth grinding

**Operations**
If legal and NOT cosmetic in nature – inpatient and outpatient

**Optometrist services**

**Organ donors**

**Orthodontia services**
Two ways of submitting/paying claims: by reimbursing up to the full amount of the treatment equal to the participant’s annual election, minus any previous reimbursements, once the initial treatment has begun or reimbursing over the entire orthodontia treatment period (e.g. monthly).

**Orthopedic shoes/inserts**
For treatment of medical condition – but only to the extent of the cost in excess of normal shoes

**Osteopath services**

**Over-the counter items**
Examples of *generally eligible* items as *generally used for medical care*:

- Acne treatments
- Allergy prevention and treatment
- Antacid treatment
- Antibiotic ointments and creams
- Anti-diarrhea medications
- Anti-infection treatments
- Anti-itch lotions and creams
- Arthritis treatments
- Aspirin
- Bandages
- Blood pressure monitor
- Calcium
- Carpal tunnel wrist supports
- Chest rubs
- Cholesterol tests
- Claritin
- Cold and flu medications
- Cold sore treatments
- Cold/hot packs
- Colorectal cancer screening tests
- Constipation treatment
- Contact lens cleaning solution
- Cough medicines
- Dehydration treatment
- Diabetes monitors
- Diabetes supplies
- Diaper rash treatments
- Diuretics
- Ear drops
- Eye drops
- Fiber supplements
- Glucosamine / Chondroitin (arthritis)
- Headache relief
- Hemorrhoid treatments
- Incontinences supplies
- Joint pain
- Lactose intolerance products
- Laxatives
• Lice treatments
• Medicated hand creams
• Medicated shampoos
• Menopause treatments
• Motion sickness
• Muscle pain
• Pain relievers
• Pregnancy tests
• Premenstrual syndrome treatment
• Reading glasses
• Scar Treatment
• Sinus sprays and medications
• Sleeping aids
• Smoking cessation treatments
• St. Johnswort
• Toothache treatments
• Wart removal treatments
• Yeast infection treatments

Ovulation monitor

Oxygen
Oxygen and equipment for medical condition

Pain relievers
Prescription and OTC

Patterning exercises

Physical examinations

Physical therapy

Pregnancy test kits

Prenatal vitamins
If taken during pregnancy

Prescription drugs
For treatment of medical condition

Preventive care / screenings

Prosthesis

Psychiatric care

Psychoanalysis
For treatment of medical condition

Psychotherapy
For treatment of medical condition

Radial keratotomy

Reading glasses

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

Screening tests
Examples: hearing, vision and cholesterol tests

Seeing eye-dog
Includes expenses related to dog (food, collar/harness, veterinary care, etc)

Shipping (mailing) and handling charges
For reimbursable products

**Sinus medications**
Prescription and OTC

**Smoking cessation products and treatment**
Prescription and OTC

**Special foods (such as Gluten-free, not Diet foods)**
For treatment of medical condition – but only to extent of cost in excess of commonly used food

**Speech Therapy**

**Sterilization procedures**
Example: hysterectomy, vasectomy

**Sunburn cream and ointments**
For treatment of sunburn

**Taxes on medical services and products**
For reimbursable services and products

**Telephone consultations**

**Telephone for hearing impaired**

**Television for hearing impaired**

**Tens Unit**
For treatment of medical condition

**Thermometers**

**Toothache and teething pain relivers**
Prescription and OTC

**Tuition for special needs programs**
Example: dyslexia

**Ultrasound**

**Varicose vein treatment**
UNLESS for cosmetic purposes

**Walkers**

**Wart remover treatments**
Prescription and OTC

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

**Wigs**
IF hair lost due to medical condition or medical treatment

**X-ray expenses**