

Eligible & Ineligible Flexible Spending Account (FSA)

Please note that we do not intend these examples to be a comprehensive list or used as tax advice.
In all cases the expense (service/purchase) must be made on or after your effective date of participation.
The date of service (not the payment date) is used to determine if an expense is eligible.

Eligible Medical Expenses

Acupuncture	Fee for practical nurse	Prescribed medicine and drugs
Alcoholism treatment	Fees for licensed osteopaths	Psychiatric care
Ambulance service	Fertility treatments	Psychologist fees
Artificial limbs	Flu shots	Routine physicals
Artificial teeth	Hearing devices and batteries	Sales tax (medical related)
Birth control pills	Home improvements required due to medical condition	Service dog
Birth prevention surgery	Hospital bills	Shipping charges (medical related)
Blood pressure monitoring devices	Insulin	Special communication equipment for the deaf
Braces	Laboratory fees	Special education for the blind
Braille reading material	Laser eye surgery, Lasik	Special plumbing for the handicapped
Breast pumps	Mouth guards (occlusal guards)	Sterilization fees
Care for mentally handicapped	Nurses' fees (including nurses' board and social security tax when paid by taxpayer)	Stop smoking clinics and alcohol addiction
Childbirth preparation (excluding child care of baby care preparation)	Obstetrical expenses	Surgical fees
Chiropractors	Operations	Therapeutic care for drug and alcohol addiction
Christian science practitioners	Orthodontia	Therapy treatments for diagnosed medical condition
Co-insurance payments	Orthopedic shoes (expense exceeding cost of non-orthopedic shoes requires a doctor's prescription)	Thermometers
Contact lenses, solutions, cleaners	Over-the-counter medications (see next page)	Transportation for medical services
Contraceptives	Ovulation monitors	Tuition at special schools for the disabled
Cosmetic surgery to correct an injury or birth defect (cosmetic purposes only are not eligible)	Oxygen	Weight loss programs and/or prescription drugs when required to treat a diagnosed medical condition
Crutches	Physical therapy	Wheelchair
Deductibles	Physicians' fees	X-rays
Dental fees	Pregnancy test	
Dentures	Prenatal vitamins	
Diagnostic fees		
Eye examinations		
Eyeglasses		

May Be Eligible Medical Expenses

Massage therapy
 Health programs, health clubs, and gyms
 Weight loss programs

These items may be eligible with a doctor's written prescription stating the specific medical condition the expense is treating.

Ineligible Medical Expenses

Advanced payment for services yet to be rendered	Diapers for infants, diaper services	Long term care services
Body/ear piercing	Food supplements	Preferred provider discounts
Controlled substances	Illegal operations and treatments	Teeth whitening
Cosmetic surgery and procedures	Insurance premiums	Travel for general health improvement
	Late/cancelled appointment fees	Warranties

Eligible Over-the-Counter (OTC) Expenses

Bandages (i.e. Band-Aids, Ace bandages, gauze pads, liquid bandages)	Crutches	Reading glasses and contact lens cleaning solutions
Braces and wrist supports	Hydration drinks (i.e. Pedialyte for ill child-excludes sports drinks such as Gatorade)	Rubbing alcohol/hydrogen peroxide
Cold/hot packs for injuries	Incontinence supplies	Sunscreen (spf30 and above)
Condoms	Nicotine gum or patches for stop-smoking purposes	Take-home screening tests for detecting colon cancer, Hepatitis C, and HIV
Contraceptive products (birth control, spermicidal foam, gels, etc.)	Orthopedic shoe inserts	Thermometers (ear or mouth)

Now Eligible Over-the-Counter (OTC) Medicines/Drugs

- Acne treatment
- Allergy & sinus, cold, flu & cough remedies
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrhea medicines
- Anti-fungals
- Anti-itch & insect bite remedies
- Anti-parasitic
- Canker & cold sore medicines
- Digestive aids (antacids, acid controllers, anti-gas & stomach remedies)
- Eye Drops (i.e. Visine)
- Glucosamine/Chondroitin
- Laxatives
- Menstrual cycle pain relief products and supplies
- Motion sickness pills
- Muscle pain relief ointments (i.e. BenGay)
- Nicotine medications for stop smoking
- OTC hormone therapy & treatment for menopause
- Pain relievers (i.e. aspirin, ibuprofen)
- Sleep aids & sedatives
- Special ointments or creams for sunburn (not just regular skin moisturizers)
- Suppositories and creams for hemorrhoids
- Throat lozenges
- Wart removal

IMPORTANT

1. The receipt you submit for reimbursement must include the name of the store, the detailed name of the item purchased, and the date purchased. Please be sure your receipt is legible and you don't highlight your store receipts.
2. "Stockpiling" of items is not permissible. Only reasonable amounts will be reimbursed. The purchase of large quantities during the Plan Year, especially at year-end, is not allowed.
3. The Flexible Spending Account claim form you submit with your receipts must be itemized, rather than stating "see attached."

May Be Eligible Over-the-Counter Vitamins/Supplements

Dietary supplements/herbal medicines/fiber supplements will be considered ineligible unless accompanied by a prescription. For these purposes, the IRS defines a "prescription" as a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.

Ineligible Over-the-Counter (OTC) Expenses

Chapstick	Toiletries (i.e. toothpaste, toothbrush, deodorant, moisturizer, shaving cream, etc.)	Weight loss drugs for general well-being, appearance
Medicated shampoos and soaps		
Suntan lotion		

Eligible Dependent Care Expenses

Agency fee	Deposit	Late pick-up
Application fee	Elder care	Nanny
Au pair	Expenses for care provided by child of	Nursery school/Pre-school
Before and/or after school	employee <i>over</i> age 19	Sick child facility
Day camp	In home babysitter/Day care center	Transportation provided by caregiver

Ineligible Dependent Care Expenses

Care while parent volunteers	Expenses if spouse does not work	Over-night camp
Entertainment	Household services	Transportation provided by someone
Expenses for care provided by child of	Kindergarten	other than care giver
employee <i>under</i> age 19	Late payment fees	Tuition