



Know Your Health Care FSA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses. The following tables are provided to help you better understand the types of expenses that are eligible and ineligible for reimbursement by your employer's Health FSA. You, your spouse and your legal dependents eligible expenses must be incurred (not necessarily paid) in the current plan year. Expenses you pay in the current plan year that were incurred in a previous plan year are not eligible expenses.

Eligible Expenses		
BABY/CHILD TO AGE 13 <ul style="list-style-type: none">■ Lactation Consultant*■ Lead-Based Paint Removal■ Special Formula*■ Tuition: Special School/Teacher for Disability or Learning Disability*■ Well Baby /Well Child Care DENTAL <ul style="list-style-type: none">■ Dental X-Rays■ Dentures and Bridges■ Exams and Teeth Cleaning■ Extractions and Fillings■ Oral Surgery■ Orthodontia■ Periodontal Services■ Dental Implants EYES <ul style="list-style-type: none">■ Eye Exams■ Eyeglasses and Contact Lenses■ Laser Eye Surgeries■ Prescription Sunglasses■ Radial Keratotomy HEARING <ul style="list-style-type: none">■ Hearing Aids and Batteries■ Hearing Exams LAB EXAMS/TESTS <ul style="list-style-type: none">■ Blood Tests and Metabolism Tests■ Body Scans■ Cardiograms■ Laboratory Fees■ X-Rays	MEDICAL EQUIPMENT/SUPPLIES <ul style="list-style-type: none">■ Air Purification Equipment*■ Arches and Orthotic Inserts■ Contraceptive Devices■ Crutches, Walkers, Wheel Chairs■ Exercise Equipment*■ Hospital Beds*■ Mattresses*■ Medic Alert Bracelet or Necklace■ Nebulizers■ Orthopedic Shoes*■ Oxygen*■ Post-Mastectomy Clothing■ Prosthetics■ Syringes■ Wigs* MEDICAL PROCEDURES/SERVICES <ul style="list-style-type: none">■ Acupuncture■ Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)■ Ambulance■ Fertility Enhancement and Treatment■ Hair Loss Treatment*■ Hospital Services■ Immunization■ In Vitro Fertilization■ Physical Examination (not employment-related)■ Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)■ Service Animals■ Sterilization/Sterilization Reversal■ Transplants (including organ donor)■ Transportation*	MEDICATIONS <ul style="list-style-type: none">■ Insulin■ Prescription Drugs■ Over-the-counter medicines (see table below for more details) OBSTETRICS <ul style="list-style-type: none">■ Breast Pumps and Lactation Supplies■ Doulas*■ Lamaze Class■ OB/GYN Exams■ OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)■ Pre- and Postnatal Treatments PRACTITIONERS <ul style="list-style-type: none">■ Allergist■ Chiropractor■ Christian Science Practitioner■ Dermatologist■ Homeopath■ Naturopath*■ Optometrist■ Osteopath■ Physician■ Psychiatrist or Psychologist THERAPY <ul style="list-style-type: none">■ Alcohol and Drug Addiction■ Counseling (not marital or career)■ Exercise Programs*■ Hypnosis■ Massage*■ Occupational Therapy■ Physical Therapy■ Smoking Cessation Programs*■ Speech Therapy■ Weight Loss Programs*

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact Admin America 770-992-5959/1-800-366-2961 or fsa@adminamerica.com.

The IRS does NOT consider the following expenses to be medical expenses that may be reimbursed under a Health Care FSA.

Ineligible Expenses		
<ul style="list-style-type: none"> Contact Lens and Eyeglass Insurance Cosmetic Surgery/Procedures Cosmetic & beauty aids Electrolysis 	<ul style="list-style-type: none"> Insurance Premiums Long Term Care Services or Premiums Marriage or Career Counseling Toothpaste & toothbrushes 	<ul style="list-style-type: none"> Personal Trainers Sunscreen (SPF less than 30) Swimming Lessons Vitamins, supplements & herbs
<p><i>Note: This list is not meant to be all-inclusive.</i></p>		

Please Note: Over-the-Counter (OTC) medicines or drugs may be purchased with Health Care FSA funds so long as they are being purchased to treat, prevent or mitigate a specific medical condition for a covered individual during the current Plan Year.

Eligible Over-the-Counter Medicines and Drugs (if purchased for use by a covered individual during the current Plan Year)		
<ul style="list-style-type: none"> Acid controllers Acne medications Allergy & sinus medications Antibiotic products Antifungal (Foot) medications Antiparasitic treatments Antiseptics & wound cleansers Anti-diarrheals Anti-gas medications Anti-itch & insect bite treatments Baby rash ointments & creams Baby teething pain treatments Cold sore remedies Contraceptives 	<ul style="list-style-type: none"> Cough, cold & flu medications Denture pain relief treatments Digestive aids Ear care treatments Eye care medications Feminine antifungal & anti-itch treatment Fiber laxatives (bulk forming) First aid burn remedies Foot care treatments Hemorrhoid medications Homeopathic remedies Incontinence protection & treatment products 	<ul style="list-style-type: none"> Laxatives (non-fiber) Medicated nasal sprays, drops, & inhalers Medicated respiratory treatments & vapor products Motion sickness medicines Oral remedies or treatments Pain relief (includes aspirin) Skin treatments Sleep aids & sedatives Smoking deterrents Stomach remedies Unmedicated vapor products

Many OTC items that are not medicines or drugs are eligible for purchase with FSAs.

Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)		
<ul style="list-style-type: none"> Baby Electrolytes and Dehydration Pedialyte, Enfalyte Contraceptives Unmedicated condoms Denture Adhesives, Repair, and Cleansers PoliGrip, Benzodent, Plate Weld, Effident Diabetes Testing and Aids Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products Diagnostic Products Thermometers, blood pressure monitors, cholesterol testing Ear Care Unmedicated ear drops, syringes, ear wax removal 	<ul style="list-style-type: none"> Elastics/Athletic Treatments ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts Eye Care Contact lens care Family Planning Pregnancy and ovulation kits Feminine Hygiene Products tampons, pads, liners, cups , sponges First Aid Dressings and Supplies Band Aid, 3M Nexcare, non-sport tapes Foot Care Treatment Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles Glucosamine &/or Chondroitin Osteo-Bi-Flex, Cosamin DS, Flex-a-min Nutritional Supplements Hearing Aid/Medical Batteries 	<ul style="list-style-type: none"> Home Health Care (limited segments) Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs Incontinence Products Attends, Depend, GoodNites for juvenile incontinence, Prevail Nasal Care Saline Nasal Spray Prenatal Vitamins Stuart Prenatal, Nature's Bounty Prenatal Vitamins Reading Glasses and Maintenance Accessories

For additional information, please contact Admin America, Inc. 770-992-5959/1-800-366-2961 or fsa@adminamerica.com.