

Flexible Spending Account Plan: Eligible Expenses

Medical care expenses are defined by the Internal Revenue Service (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 that in mind, we have listed below many of the medical expenses eligible for payment under the Health Care Reimbursement 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. However, the two exceptions to be aware of are: 1) Insurance premiums are not reimbursable under a Health Care Reimbursement Account (HCRA), and 2) The reimbursement under a HCRA is based only upon when the expense was incurred; i.e., date of service, not the date paid. To be eligible, the service has to be provided in your plan year.

Health Care / Medical

DENTAL SERVICES

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

INSURANCE-RELATED ITEMS

Co-pay 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

MEDICATIONS

Aspirin, if plan allows
Insulin
Nicotine Gum or Patches, if plan allows
OTC Medicines, if plan allows
Prescribed Birth Control
Prescribed Vitamins (to treat specific disease)
Prescription Drugs

OBSTETRIC SERVICES

Mid-Wife Expenses
OB/GYN Exams
OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
Post-Natal/Pre-Natal Treatment
Pre-Natal Vitamins

PRACTITIONERS

Allergist
Chiropractor
Christian Science Dermatologist
Homeopath
Naturopath

Osteopath
Physician
Psychiatrist
Psychologist

OTHER MEDICAL TREATMENTS/PROCEDURES

Acupuncture
Alcoholism (inpatient treatment)
Cosmetic Surgery (if medically necessary)
Drug Addiction
Hearing Exams
Hospital Services
Infertility
In-vitro Fertilization
Norplant Insertion or Removal
Patterning Exercises
Physical Examination (not employment related)
Physical Therapy
Pregnancy Tests
Rolling
Smoking Cessation Programs
Speech Therapy
Sterilization
Transplants (includes organ donor)

Treatment for Handicapped
Vaccinations/Immunizations
Vasectomy
Well Baby Care

OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Contraceptives
Counseling
Crutches
Guide Dog (for visually/hearing impaired person)
Hearing Aids & Batteries
Hospital Bed
Learning Disability (special school/teacher)
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

Flexible Spending Account Plan: Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under the Health Care Reimbursement Account. Expenses to promote general health are not eligible expenses. This is not an inclusive listing.

Babysitting & Child Care	Health Club Dues	Rogaine*
Breast Pumps*	Treatment Program (at a Health Club)*	Special Foods* (cost difference of common product)
Calcium Supplements	Herbs & Herbal Medicines	Student Health Fee
Canceled Appointment Fees	Homeopathic Drugs	Swimming Lessons
Contact Lens Insurance	Illegal Operation or Treatment	Tattoo Removal
Cosmetic Surgery/Procedures	Insurance Premium Interest Charge	Teeth Whitening/Bleaching
Custom Fitovers (clip ons)	Insurance Premiums	Toiletries, Toothpaste, etc.
Dancing Lessons	Lamaze Class***	Varicose Vein Treatment*
Diaper Service	Marriage Counseling	Veneers
Discounted Fees/Write-offs	Massage Therapy**	Vision Discount Program Premiums
Electrolysis	Maternity Clothes	Vitamins*
Exercise Equipment*	Personal Trainer	Weight Loss Programs &/or Drugs*
Eyeglass Insurance	Prescription Drug Discount Program Premiums	
Fitness Programs*	Retin-A*	
Hair Loss Medication		
Hair Transplant		

*Eligible only with Doctor's certification identifying the medical condition 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 or depression (even with a Doctor's statement) does not qualify as an eligible expense.

***Eligible expenses are limited to the mother's instruction related to birth.

Please be aware that the Internal Revenue Service looks to the reasonableness of the cost of the treatment.