

# ELIGIBLE & INELIGIBLE HEALTH FSA EXPENSES

All submitted expenses are reviewed according to the regulations of Internal Revenue Code Section 125. All claims must be substantiated and appropriate documentation must be provided.

**Some expenses may require documentation from your physician.**

## Drugs

### Eligible

- Both prescription and over-the-counter drugs (with a Physician's prescription) that treats a medical condition.
- Birth control drugs.
- Insulin.

### Ineligible

- Dietary supplements including vitamins, pre-natal vitamins (even if doctor prescribed) and herbs.
- Drugs for cosmetic purposes.

## Vision Care

### Eligible

- Optometrist or ophthalmologist fees
- Eyeglasses.
- Contact lenses and cleaning solutions.
- Prescription sunglasses.
- Corrective eye surgery (such as radial keratotomy).

### Ineligible

- Lens replacement insurance.
- Warranties.
- Protection plans.
- Coating/tints that do not treat a medical condition

## Dental/Orthodontic Care

### Eligible

- Dental care.
- Artificial teeth/dentures.
- Cost of fluoridation of home water supply advised by dentist.
- Braces, orthodontic services (only those incurred within the active plan year).

### Ineligible

- Teeth bleaching.
- Tooth bonding that is not medically necessary.

## Treatments/Therapies

### Eligible

- Weight loss programs prescribed to treat a medical condition.
- X-ray treatments.
- Smoking cessation programs.
- Treatment of alcoholism or drug dependency.
- Acupuncture.
- Vaccinations.
- Physical therapy (as a medical treatment).
- Speech therapy.
- Occupational therapy.
- Infertility treatment.

### Ineligible

- Physical treatments unrelated to specific health problem (e.g., massage for general well-being).
- Any illegal treatment

## Insurance

### Eligible

- Deductibles and copayments for health care plans (medical, dental, vision).
- Coinsurance (the percentage of charges not paid by your health care plan).
- Amounts over usual and customary limits.

### Ineligible

- All premiums/contributions for insurance coverage (including health insurance, long-term care, loss of income and loss of life).
- Expenses paid by your health care plan.

## Fees/Services

### Eligible

- Physician's fees.
- Routine/preventive physicals.
- Obstetrical expenses.
- Hospital services.
- Nursing services for care of a specific medical ailment.
- Cost of a nurse's room and board when nurse services qualify.
- The Social Security tax paid with respect to wages of a nurse when nurse's services qualify.
- Surgical or diagnostic services.
- Legal sterilization.
- Cosmetic surgery/procedures that treat deformity caused by an accident or trauma, disease, or an abnormality at birth.
- Services of chiropractors and osteopaths.
- Anesthesiologist fees.
- Dermatologist fees.
- Gynecologist fees.

### Ineligible

- Cosmetic surgery/procedures that improve patient's appearance but do not meaningfully promote the proper function of a body or prevent/treat an illness/disease.
- Payments to domestic help, companion, babysitter, chauffeur, etc. who primarily render services of a non-medical nature.
- Nursemaids or practical nurses who render general care for healthy infants.
- Payments for child care (eligible under the Dependent Care FSA).

## Medical Equipment

### Eligible

- Wheelchair or autoeette (cost of operating/maintaining).
- Crutches (purchased or rented).
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition.
- Artificial limbs.
- Support hose (if medically necessary).
- Wigs (where necessary for mental health of individual who loses hair because of disease).

### Ineligible

- Wigs, when not medically necessary for mental health.
- Vacuum cleaner purchased by an individual with dust allergy.

## Psychiatric Care

### Eligible

- Services of psychotherapists, psychiatrists and psychologists.
- Legal fees directly related to commitment of a mentally ill person.

### Ineligible

- Psychoanalysis undertaken to satisfy curriculum requirements of a student.
- Marriage counseling.

## Assistance for the Disabled

### Eligible

- Cost of guide for a blind person.
- Cost of note-take for a deaf child in school.
- Cost of Braille books and magazines in excess of cost of regular editions.
- Seeing eye dog (cost of buying, training and maintaining).
- Hearing-trained cat or other animal to assist deaf person (cost of buying, training and maintaining).
- Household visual alert system for deaf person.
- Excess costs of specifically equipping automobile for a disabled person over the cost of ordinary automobile; device for lifting a disabled person into automobile

## Miscellaneous Charges

### Eligible

- Sales tax associated with an eligible expense.
- Hearing aids, batteries for operation of hearing aids, hearing aid repairs.
- Expenses connected with donating an organ.
- Cost of computer storage of medical records.
- Transportation expenses primarily for, and essential to, medical care including car mileage, bus, taxi, train, plane fares, ambulance services, parking fees and tolls.
- Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for an individual essential to medical care provided by a doctor.

### Ineligible

- Expenses of divorce when doctor or psychiatrist recommends divorce.
- Cost of toiletries, cosmetics and sundry items (e.g. soap, toothbrushes).
- Maternity clothes.
- Diaper service.
- Distilled water purchased to avoid drinking fluoridated city water supply.
- Installation of power steering in an automobile.
- Pajamas purchased to wear in a hospital.
- Mobile telephone used for personal phone calls as well as calls to a physician.