

# Eligible Expenses for Health Care FSAs



# Eligible Health Care FSA Expense Examples:

#### Dental Services

Crowns/Bridges

Dental X-Rays

Dentures

Exams/Teeth Cleanings

Extractions

**Fillings** 

**Gum Treatments** 

Oral Surgery

Orthodontia/Braces

#### ■ Insurance-Related Items

Copays

Coinsurance

**Deductibles** 

#### ■ Lab Exams/Tests

**Blood Tests** 

Cardiographs

Diagnostic Fees

Laboratory Fees

Spinal Fluid Tests

Urine/Stool Analyses

X-Rays

### **■** Medication

Insulin

Prescribed Birth Control

Prescribed Vitamins\*

Prescription Drugs\*

#### ■ Vision Expenses

Contact Lenses

Contact Lens Solution and Cleaners

**Eye Examinations** 

Eyeglasses

Laser Eye Surgeries

**Prescription Sunglasses** 

Radial Keratotomy/LASIK

**Reading Glasses** 

#### ■ Other Medical Treatments/Procedures

Acupuncture

Alcoholism (inpatient treatment)

**Chiropractor Services** 

Drug Addiction (inpatient treatment)

Hearing Exams

**Hospital Services** 

Infertility

In-vitro Fertilization

Norplant Insertion or Removal

**Patterning Exercises** 

Physical Examination (not employment related)

Physical Therapy

Speech Therapy

Sterilization

Vaccinations and Immunizations

Vasectomy and Vasectomy Reversals

Well Baby Care

## ■ Other Medical Supplies and Services

Abdominal/Back Supports

**Ambulance Services** 

Arch Supports/Orthopedic Insoles

**Blood Pressure Monitors** 

Breast Pumps and Lactation Supplies

Compression Hosiery Above 30 mmHg

Contraceptives

Counseling (except for Marriage and Family)

Crutches

Guide Dog (for visually/hearing impaired person)

Hearing Aids & Batteries

Hospital Bed

Ice Pack

**Insulin Supplies** 

Learning Disability (special school/teacher)

Mastectomy Bras

Medic Alert Bracelet or Necklace

Medical Miles, Tolls, and Parking

Orthopedic Shoes\*\*

Oxygen Equipment **Pregnancy Tests** 

**Pre-natal Vitamins** 

**Prosthesis** 

**Rubbing Alcohol** 

Splints/Casts

Sunscreen greater than SPF 14

**Syringes** 

Transportation Expenses (essential to

medical care) Wheelchair

Wigs (hair loss due to disease)

This list is not meant to be all inclusive. Other expenses not listed may also qualify. Please refer to Section 213 of the Internal Revenue Code or call our toll-free Participant Services line at 800 346 2126.

## Eligible with **Doctor's Prescription:**

Important note about over-the-counter (OTC) drug reimbursement: Due to health care reform regulations, the Health Care FSA only reimburses OTC drug expenses if you have and provide a doctor's prescription for them. Doctor's prescriptions must include the patient name, medication name, dosage, time frame for treatment and any other state law requirements. Make sure you plan your annual election accordingly.

Allergy Medicines **Antihistamines** Analgesics

**Antacids** 

Anti-Diarrhea Medications

Anti-Itch Medications

Anti-Nausea Medications

**Aspirin** 

Athletes Foot Creams and Powders

Cold Sore Remedies Cough Drops Cough Syrups Decongestants Eye Drops

Fever Reducers

First Aid Cream (Bactine, diaper rash ointments, calamine lotion, bug bite *medication, wart remover treatments)* 

Digestive Tract Relief Medications Flu and Cold Medications

Hemorrhoidal Medications Laxatives

Lice and Scabies Treatments

Menstrual Cycle Products (medication for

pain and cramp relief) Motion Sickness Pills Muscle/Joint Pain Relievers

**Nasal Sinus Spravs** Nicotine Gum/Patches

Pain Relievers Pedialyte

Retin A (non-cosmetic)

Rogaine\*\*\* Sinus Medications Sleeping Aids

**Smoking Cessation Products** 

Sore Throat Sprays

Special Ointments/Burn Ointments

Throat Lozenges Vapor Rubs

Weight Loss Drugs (to treat specific disease)\*\*\*

Yeast Infection Treatments

## Ineligible Health Care **FSA Expense Examples:**

**Baby-Sitting** 

Canceled Appointment Fees

Chapstick/Lip Balm

Contact Lens Insurance

Cosmetics

Cosmetic Surgery/Procedures Dance/Exercise/Fitness Programs

Diaper Service

Electrolysis/Hair Removal

**Exercise Equipment** 

Eyeglass Insurance/Eyewear Protection Plans

Face Cream

Feminine Hygiene Products

Hair Loss Medications

Hair Transplant

Health Club Dues/Gym Memberships

Illegal Operation or Treatments

Insurance Premiums

Long Term Care Premiums

Marriage or Family Counseling

Massage Therapy\*\*\*

Maternity Clothes

Mattresses

Meals that are not part of inpatient care

Moisturizers

Nutritional Supplements\*\*\*

Personal Trainer

Prescription Drug Discount Programs Prescription Drugs for Hair Loss\*\*\*

**Provider Discounts** 

Shampoos/Soaps

Special Foods\*\*\*

Suntan Lotion/Sunscreen less than SPF 15 Supplements\*\*\* (for general health)

Teeth Whitening/Bleaching

Toiletries

Toothbrushes (including battery operated)

Toothpaste

Vision Discount Program Premiums

Vitamins\*\*\* (for general health)

Weight Loss Programs\*\*\* (for general health)



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\*Excludes drugs imported from Canada and other countries. Some medically necessary items may be covered by the Health Care FSA if prescribed by a physician for a specific medical condition. The prescription should contain the specific medical condition and timeframe for treatment.

<sup>\*\*</sup>Custom made shoes to treat or alleviate a specific medical condition. Included with the receipt should be a Letter of Medical Necessity from a physician. The excess cost above the normal cost of shoes is the eligible medical expense.

<sup>\*\*\*</sup>Requires documentation from the doctor or care provider indicating use to treat a medical condition. A Letter of Medical Necessity template is available.