

Flexible Spending Account Program

Eligible expenses

Eligible health care expenses are defined by the 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 this definition in mind, we have listed below many of the medical expenses eligible for payment under the Unreimbursed Medical Spending 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, or Section 213 of the Internal Revenue Code).

DENTAL SERVICES

Crowns/bridges
Dental x-rays
Dentures
Exams/teeth cleaning
Extractions
Fillings
Gum treatment
Oral surgery
Orthodontia/braces

INSURANCE-RELATED ITEMS

Preexisting 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

MEDICATION

Insulin
Over-the-counter medicine (to treat illness or medical condition)
Prescribed birth control
Prescribed vitamins (to treat specific disease & not available over-the-counter)
Prescription drugs*

OBSTETRIC SERVICES

Mid-wife expenses
OB/GYN exams
OB/GYN prepaid maternity fees (reimbursable after date of birth)
Post-natal treatment
Pre-natal treatment
Prescribed pre-natal vitamins

PRACTITIONERS

Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

OTHER MEDICAL TREATMENTS/PROCEDURES

Acupuncture
Alcoholism (inpatient treatment)
Bio-feedback therapy (in medically necessary situations)
Cosmetic surgery (if medically necessary due to a congenital defect)
Drug addiction
Hearing exams
Hospital services
Infertility
In-vitro fertilization
Norplant insertion or removal
Patterning exercises
Physical examination (not employment related)
Physical therapy
Speech therapy
Sterilization
Transplants (includes organ donor)
Vaccinations/immunizations
Vasectomy and vasectomy reversal
Well baby care

OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/back supports
Ambulance services
Arches/orthopedic shoes
Contraceptives, prescribed
Counseling
Crutches
Guide dog (for visually/hearing impaired person)
hearing aids & batteries
Hospital bed
Learning disability (special school/teacher)
Lead paint (if not capital expense, and incurred for a child poisoned)
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/LASIK

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Flexible Spending Account Program, Continued

Ineligible expenses

The IRS does not allow the following expenses to be reimbursed under the Unreimbursed Medical Spending Account. Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This is not an all-inclusive listing.

Baby-sitting & child care	Herbs & herbal medicines	Special foods* (cost difference of common product)
Canceled appointment fees	Homeopathic drugs	Student health fee
Contact lens insurance	Illegal operation or treatment	Supplements*
Cosmetic surgery/procedures	Insurance premiums	Swimming lessons
Dancing/exercise programs	Insurance premium interest charge	Teeth whitening/bleaching
Diaper service	Lamaze class	Toiletries, toothpaste, etc...
Discounts/write-offs	Marriage counseling	Vision discount program premiums
Electrolysis	Massage therapy**	Vitamins
Exercise equipment*	Maternity clothes	Weight loss programs**
Eyeglass insurance	Personal trainer	Swimming lessons
Fitness programs	Prescription drug discount program premiums	
Hair loss medication	Retin A*	
Hair transplant	Rogaine*	
Health club dues		

* Generally ineligible; in limited situations, eligible only with Doctor's certification identifying a qualifying medical diagnosis, medical necessity, 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 does not qualify as an eligible expense.

Over-the-counter products/medications deemed for "medical care" will be considered reimbursable. "Medical care" includes amounts paid for the diagnosis, cure, mitigation, treatment, or prevention of disease. Amounts paid for medicines and drugs are expenditures for medical care, but expenditures that are merely beneficial to the general health of an individual are not.