



Eligible Expenses for Medical FSAs

The Medical Flexible Spending Account is used for tax-deductible health care expenses not paid by insurance for yourself, your spouse and anyone you claim as a dependent on your federal income tax return.

On this page, we provide a *partial list* of eligible expenses you may be reimbursed for through your Medical Flexible Spending Account (FSA) as well as a list of ineligible expenses. Page 2 is a list of reimbursable over-the-counter medications. We also provide a partial alphabetical list of eligible expenses starting on page 3. For a complete list, see IRS Publication 502: Medical and Dental Expenses. You can download the publication at www.swerdlin.net/flexpak.

Medical Expenses

- Medical deductibles, co-payments and coinsurance
- Medical charges over the usual and customary limits
- Prescription drugs
- Cosmetic surgery (only if required to treat an illness, injury, or disfiguring disease)
- Expenses for medical services or supplies not covered by medical insurance plan
- Vaccinations and immunizations
- Laboratory fees
- Well-baby care not covered by medical insurance plan
- Hospital private room charges
- X-ray fees
- Experimental surgery (only if it is a legal operation)
- Over-the counter-medications (see Accepted Over-The Counter Medicines list on page 2).

Dental Expenses

- Orthodontia expenses not covered by dental insurance plan
- Routine examinations not covered by dental insurance plan
- Cosmetic surgery (only if required to treat an illness, injury, or disfiguring disease)
- Artificial teeth

Vision Care

- Optometrist charges
- Eye examinations
- Eyeglasses
- Frames
- Lenses
- Contact lenses
- Contact lens solutions and cleaners
- Laser eye surgery

Hearing Care

- Ear examinations
- Special telephone for the hearing impaired
- Hearing aids

Other Miscellaneous Eligible Expenses

- Therapy (speech, physical, or occupational)
- Syringes, needles, and injections
- Physician-directed weight loss
- Guide dog

- Halfway house fees (care for helping an individual adjust from life in a mental hospital to community living)
- Alcoholism or drug dependency payments to treatment centers
- Analysis fees (for psychotherapy by a licensed practitioner)
- Chiropractic charges (within the scope of license)
- Acupuncture fees (performed by licensed practitioner)
- Learning disability tutoring by licensed school or therapist for dependent with severe learning disability
- Lifetime care, treatment, or training of a mentally or physically handicapped patient
- Nursing home confinement while receiving treatment for an illness or injury (but regular nursing home care is not eligible)
- Wheelchairs or crutches

Ineligible Expenses

- Cosmetics
- Cosmetic Surgery
- Dancing Lessons
- Ear piercing
- Electrolysis
- Exercise Equipment or Programs
- Face Lifts
- Fitness programs
- Funeral expenses
- Hair loss treatments/Rogaine
- Health club dues
- Herbs and Herbal Treatments
- Illegal operations and treatments
- Marijuana or other controlled substances
- Massage Therapy to relieve stress or depression
- Maternity clothes
- Teeth Whitening
- Varicose Vein/Spider Vein Treatments
- Vitamins
- Weight-Loss Programs and/or Drugs



Eligible Expenses for Medical FSAs

Accepted Over-The-Counter Medications

Antiseptics

- Antiseptic wash or ointment for cuts or scrapes.
- Benzocaine swabs
- Boric acid powder
- First aid wipes
- Hydrogen peroxide
- Iodine tincture
- Rubbing alcohol
- Sublimed sulfur powder

Asthma Medications

- Bronchodilator/expectorant tablets
- Bronchial asthma inhalers

Cold, Flu and Allergy Medications

- Allergy medications
- Cold relief syrup
- Cold relief tablets
- Cough drops
- Cough syrup
- Flu relief tablets or liquid
- Medicated chest rub
- Nasal decongestant inhaler
- Nasal decongestant spray or drops
- Nasal strips to improve congestion
- Sinus and allergy homeopathic nasal spray
- Sinus medications
- Vapor patch cough suppressant

Diabetes

- Diabetic lancets
- Diabetic supplies
- Diabetic test strips
- Glucose meters

Ear/Eye Care

- Airplane ear protection
- Ear drops for swimmers
- Ear water-drying aid

- Ear wax removal drops
- Homeopathic earache tablets
- Contact lens solutions

Health Aids

- Antifungal treatments
- Denture adhesives
- Diuretics and water pills
- Hemorrhoid relief
- Incontinence supplies
- Lice control
- Medicated bandages
- Motion sickness tablets
- Respiratory stimulant ammonia
- Sleeping aids

Pain Relief

- Arthritis pain reliever
- Bunion and blister treatments
- Itch relief
- Orajel
- Pain relievers, aspirin and non-aspirin
- Throat pain medications

Personal Test Kits

- Cholesterol tests
- Colorectal cancer screening tests
- Home drug tests
- Ovulation indicators
- Pregnancy tests

Skin Care

- Acne medications
- Anti-itch lotion
- Bunion and blister treatments
- Cold sore and fever blister medications
- Corn and callus removal medications
- Diaper rash ointment

- Eczema cream
- Medicated bath products
- Wart removal medications

Stomach Care

- Acid reducers
- Antacid gum
- Antacid liquid
- Antacid tablets
- Anti-diarrhea medications
- Gas prevent food enzyme dietary supplement
- Gas relief drops for infants and children
- Ipecac syrup
- Laxatives
- Pinworm treatment
- Prilosec
- Upset stomach medications

Acceptable with Letter from Physician

- Adhesive or elastic bandages
- Blood pressure meter
- Cold or hot compresses
- Eye drops
- Foot spa
- Gauze and tape
- Gloves and masks
- Herbs
- Leg or arm braces
- Massagers
- Minerals
- Multivitamins
- Saline nose drops
- Special supplements
- Special teeth cleaning system
- Thermometers
- Vitamins

Not Acceptable

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Facial care
- Feminine care
- Fragrances
- Hair regrowth
- Low "carb" foods
- Low calorie foods
- Oral care
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun tanning products



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- Toothbrushes

Alphabetical Listing of Eligible Expense Examples.

For a complete list, see IRS Publication 502: Medical and Dental Expenses. You can download the publication at www.swerdlin.net/flexpak.

A

Acupuncture - if it is to treat a medical condition.

Air Purifier - only if prescribed by a physician to treat a specific medical condition such as a severe allergy.

Alcoholism - amount paid for inpatient treatment, including meals and lodging, at a therapeutic center for alcohol addiction.

Ambulance

Artificial limbs

Artificial teeth

Automobile modifications for physically handicapped person

B

Birth control pills - if available only by physician's prescription

Blood pressure monitoring devices

Braille books and magazines - only amount paid by visually impaired person, above the cost of regular printed material.

C

Chiropractors' fees - if for treatment of a specific medical condition.

Christian Science practitioners' fees - if payments are for medical care.

Coinsurance

Contact lenses and related materials and equipment

Contraceptive prescriptions

Co-payments

Crutches

D

Dentists' fees (for treatment other than cosmetic services)

Dentures

Diabetic supplies

Diagnostic services

E

Ear plugs - if prescribe by a physician for a specific medical condition.

Eye exams, eyeglasses, and related equipment and materials



Eligible Expenses for Medical FSAs

F

Fees associated with **organ donations**

Fees for the computer **storage of medical records**

Fertility treatments - if the treatment impacts the participant or a dependent of the participant. Includes shots, treatment, and surgery.

Flu shots

Fluoridation device - amount should be limited to cost allocable to current plan year.

G

Guide dog or other animal aide - amount paid for purchase, training, and care of animals used by a vision impaired or hearing impaired person.

Gynecologists' fees

H

Health insurance deductibles (which are associated with specific costs)

Hearing aids/batteries

Hearing trained cat

Hospital services

Hypnosis for medical reasons

I

Immunizations/vaccinations

Insulin

L

Laboratory fees

Language training for child with dyslexia or disabled child

Laser eye surgery

Lead based paint removal - for the cost of removing lead-based paints from surfaces in the home to prevent a child who has or has had lead poisoning from eating the paint. These surfaces must be in poor repair and within the child's reach. The cost of repainting is not a medical expense.

Learning disability - amount paid to special school or specially-trained teacher, which is prescribed by physician, for a child who has severe learning disabilities caused by mental or physical impairments

Legal fees associated with the **commitment** of a mentally ill person

M

Medical conference admission and transportation to/from

Medical monitoring and testing devices (e.g., blood pressure monitor, syringes, glucose kit, etc.)



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Medical services

Medicines - if amounts are paid for physician-prescribed medicines and drugs.

Mileage related specifically to an eligible medical visit

N

Norplant insertion or removal

Nursing services

O

Obstetrical fees

Occlusal guards to prevent teeth grinding

Orthodontics

Orthopedic shoes

Osteopath

Ovulation monitor

Oxygen - amount paid for oxygen and equipment for breathing problems caused by a medical condition.

P

Physical exams - but not employment-related physicals

Physical therapists' fees

Pregnancy test - over the counter

Prescription drugs

Prescription eyeglasses and/or contact lenses

Psychiatrists' fees

Psychologists' fees

Psychotherapists' fees

R

Radial keratotomy

Routine physicals

S

Seeing-eye dog (purchase, training & care)

Skilled nurses' fees

Smoking cessation treatments and prescriptions

Solutions for the care and maintenance of **contact lenses**

Speech therapists' fees

Sterilization fees



Eligible Expenses for Medical FSAs

Sunglasses - if they are prescription sunglasses

T

Telephone for hearing impaired

Therapy - amounts paid for therapy received as medical expenses may be deductible.

Transplants - amounts paid for surgical, hospital, laboratory, and transportation expenses for organ donor.

Treatment for substance addiction

Transportation expenses - if for medical reasons and is reimbursed at 12 cents per mile.

V

Vaccines

Vasectomy

W

Wheelchair

X

X-ray fees - amounts paid for X-rays received for medical reasons.