



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. For a complete list, please visit www.flexpakcafe.net. Click the Forms button at the top of the page. Scroll to the bottom of the page and click the link for the Health Care Expense Table. You will be prompted for a password. Please type swerdlin2005 and hit enter.

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)

Non-Medicine Over-the-Counter Items*

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
- 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
- Face Lifts
- Funeral expenses
- Hair loss treatments/Rogaine
- Illegal operations and treatments
- Marijuana or other controlled substances
- Massage Therapy to relieve stress or depression
- Maternity clothes

Dual-Purpose Expenses

(doctor's statement of medical necessity required)

- Exercise Equipment or Programs
- Fitness programs
- Health club dues
- Herbs and Herbal Treatments
- Teeth Whitening (if discoloration caused by illness, injury, or disease)
- Varicose Vein/Spider Vein Treatments
- Vitamins
- Weight-Loss Programs and/or Drugs

*Please note that over-the-counter drugs and medicines are still eligible for reimbursement with a prescription from your doctor. Please see reverse for examples of eligible and ineligible over-the-counter items.

Eligible Expenses for Medical FSAs

Accepted Over-the-Counter Medications

- **Baby Electrolytes & Dehydration**
Pedialyte, Enfalyte
- **Contraceptives**
Unmedicated condoms
- **Denture Adhesives, Repair, and Cleansers**
PoliGrip, Benzodent, Plate Weld, Efferdent
- **Diabetes Testing and Aids**
Ascencia, One Touch, Diabetic Tussin, insulin syringes, glucose products
- **Diagnostic Products**
Thermometers, blood pressure monitors, cholesterol testing
- **Ear Care**
Unmedicated ear drops, syringes, ear wax removal
- **Elastics/Athletic Treatments**
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- **Eye Care**
Contact lens care
- **Family Planning**
Pregnancy and ovulation kits
- **First Aid Dressings and Supplies**
Band Aid, 3M Nexcare, non-sport tapes
- **Foot Care Treatment**
Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles
- **Glucosamine/Chondroitin**
Osteo-Bi-Flex, Cosamin D, Flex-a-min
- **Hearing Aid/Medical Batteries**
- **Home Health Care (limited segments)**
Ostomy, walking aids, decubitis/pressure relief, interal/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs
- **Incontinence Products**
Attends, Depend, GoodNites for juvenile incontinence, Prevail
- **Prenatal Vitamins**
Stuart Prenatal, Nature's Bounty
- **Reading Glasses & Maintenance Accessories**

Ineligible (unless accompanied by a prescription)

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Contraceptives
- Cough, cold & flu
- Denture pain relief
- Digestive aids
- Ear care
- Eye care
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops, & inhalers
- Medicated respiratory treatments & vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies
- Unmedicated nasal sprays, drops & inhalers
- Unmedicated vapor products