

Examples of Eligible / Ineligible Expenses and Covered vs. Non-Covered Over the Counter Medication for a **Flexible Spending Account & Health Saving Account** Programs

Eligible Expenses

Acupuncture
 Alcoholism treatment
 Ambulance services
 Artificial limbs
 Artificial teeth
 Birth control
 Blood Pressure Monitoring Devices
 Blood Sugar Test Kit
 Body Scan
 Braces (orthodontia)
 Braille – books and magazines
 Car controls for the disabled
 Chelation (EDTA) Therapy
 Chiropractic services
 Circumcision
 Copays
 Co-insurance
 Condoms for prevention of disease
 Contact lenses and supplies
 Contraceptive
 Counseling (excludes marriage)
 Crutches
 Deductibles
 Dental treatment
 Dentures
 Dermatologist services
 Diabetic supplies
 Diagnostic fees
 Drug Treatment
 Drugs/Medicine
 Egg Donor Fees
 Eyeglasses including examination fee
 Fertility Treatment
 Flu Shots
 Glucose Monitoring Devices
 Guide Dog
 Hair transplants

Hearing devices and batteries
 Home healthcare
 Home improvements for medical conditions
 Hormone Replacement Therapy
 Hospital bills
 Hypnosis for treatment of an illness
 Immunizations
 Inclinator
 Infertility/fertility expenses
 Insulin
 Laboratory fees
 Lasik surgery
 Learning disabilities, schooling and tutoring
 Mammograms
 Medical bracelets
 Medical care for mentally handicapped dependent
 Membership fees in an association furnishing medical services, hospitalization and clinical care
 Midwife services
 Nursing Services
 Obstetrical expenses
 Occlusal Guards
 Operations
 Optometrist
 Organ Donors
 Orthodontia
 Orthopedic shoes
 Osteopath
 Over-the-counter Medicines
 Ovulation Monitor
 Oxygen
 Payments for non-covered medical expenses
 Physical Exams
 Physical Therapy
 Physician fees
 Pregnancy Test

Prescriptions
 Prosthesis
 Psychiatric care
 Psychologist's fees
 Radial keratotomy
 Routine physicals and examines
 Seeing eye dog and its upkeep
 Screening Tests
 Sleep Deprivation Treatment
 Smoking Cessation Programs
 Special education for the blind
 Special home costs for the disabled
 Sterilization fees
 Stop smoking programs and medications (prescriptions only)
 Surgical fees
 Telephone for the hearing-impaired
 Television audio display equipment for the hearing-impaired
 Therapeutic care for drug and alcohol addiction
 Therapy treatments for medical conditions
 Transplants
 Transportation expenses
 Tuition medical fee
 Tutoring expenses for dyslexia
 Weight loss program *if prescribed by a physician for a specific medical condition*
 Vaccines
 Vasectomy
 Vision Correction
 Procedures
 Wheelchair
 Wigs (for medical reasons)
 X-rays

Ineligible Expenses

Some of these expenses MAY be eligible IF you obtain a prescription from your physician stating medical necessity for a specific diagnosed medical condition.

Appearance Improvements
Baby Sitting/Child Care
Birthing classes
Breast pumps
COBRA Premiums
Controlled Substances
Cosmetics
Cosmetic surgery
Chemical Peels
Dancing Lessons
Diapers
DNA Collection/Storage
Electrolysis
Face Lifts
Funeral Expenses
Genetic Testing
Hair Removal
Household Help
Illegal operations or treatments
Insurance Premiums
Lifetime Care
Long Term Care
Maternity Clothes
Marital or family counseling
Medicare Part B Premiums
Personal Use Items
Pre-Payment for Services
Retin-A
Rogaine or other hair growth medications
Safety Glasses
Shipping and Handling Fees
Student Health Fee
Sunglass Clips
Supplements from a chiropractor, acupuncturist, holistic healer, etc.
Tanning
Salons/Equipment
Teeth bleaching
Vitamins even if you have a physician's prescription

Over the Counter Medications (OTC)

Covered Expenses (OTC)

Allergy medicine
Analgesics
Antacids
Antibiotics, First Aid
Anti-Diarrhea Medicine
Aspirin
Bandages
Burn Treatments
Cold & Flu Medicine
Cold/Hot Packets
Contact Lens Solution
Contraceptives
Corn & Callus Removers
Cough drops and syrups
Crutches
Decongestants
Diabetic Supplies
Diaper Rash Treatment
Digestive Aids
Expectorants
Eye Drops
First Aid Kits
Hemorrhoid treatment
Incontinence Supplies
Insect Bite/Sting Medicine
Laxatives
Menstrual Pain Reliever
Motions Sickness Medicine
Nasal Sinus Sprays
Nicotine Patches/Gum
Pain Relievers
Pedialyte
Pregnancy test kits
Prenatal vitamins
Psoriasis Treatment
Reading Glasses
Sinus Medicine
Skin Irritation treatment
Sunburn treatment
Thermometers
Throat Lozenges
Wart Remover
Yeast Infection Treatments

Non-Covered (OTC)

Some of these expenses MAY be eligible IF you obtain a prescription from your physician stating medical necessity for a specific diagnosed medical condition.

Acne Treatment
Antiperspirant/Deodorant
Blemish Concealer
Breast Pumps
Cosmetics
Cotton Balls
Dental Floss
Denture Care Products
Dietary Supplements
Face Creams
Feminine Hygiene Products
Hair growth/Removal products
Holistic Remedies
Mouth Wash
Powder, Baby or Talcum
Shampoo
Skin Lotion
Suntan Lotion
Swabs
Teeth Whitening Products
Toothpaste/Toothbrushes
Vitamins and Minerals