

## Eligible Health Care Expenses

Health FSAs, HRAs and HSAs may only reimburse services or treatments that qualify as “medical care” as defined by Internal Revenue Code Section 213(d). Generally, medical care means expenses incurred to diagnose, cure, treat, mitigate or prevent a disease, or for the purpose of affecting any structure or function of the body.

Expenses for items that are merely beneficial to the general health are not expenses for medical care. As described in greater detail below, over-the-counter (OTC) medicines or drugs can be reimbursed only if prescribed by a doctor.

In addition, each account is subject to additional rules that may prohibit reimbursement of an otherwise qualifying medical expense. Reference your employer’s plan description for more information regarding expenses that are eligible for reimbursement by your account. Also, you may wish to consult your tax advisor to determine whether an expense is a reimbursable medical expense.

### Common expenses that are generally considered qualified health care expenses:

- Ambulance
- Birth control pills (prescription)
- Body scans
- Breast pumps and lactation supplies
- Childbirth classes (to the extent not related solely to child rearing)
- Chiropractic treatment
- Chiropractic office visit
- Christian Science practitioners\*\*
- Co-insurance (medical, dental or vision)
- Condoms and spermicides
- Contact lenses, cleaning solutions, etc.
- Contraceptives (over-the-counter)
- Copayments (medical, dental or vision)
- Cord blood storage (for future treatment of an existing birth defect)\*\*
- Corneal keratotomy
- Crutches, canes or like equipment (purchase or rental)
- Deductibles (medical, dental or vision)
- Dental treatments (excluding treatments solely for cosmetic purposes)
- Diabetic supplies
- Diagnostic services
- Drug addiction treatment
- Drugs (prescription)
- Dyslexia treatment
- Eye examinations
- Eyeglasses (over-the-counter)
- Eyeglasses (prescription)
- Fertility monitor (over-the-counter)
- Fertility treatment
- Flu shots
- Guide dog (dog, training, care)
- Hearing aids and batteries
- Hospital services
- Immunizations
- Infertility treatment
- Insulin
- Insulin testing materials and equipment
- Insurance premiums for COBRA coverage, long-term care insurance, health coverage, while drawing unemployment, and group and/or individual health insurance maintained at and after age 65 (including both active and retiree group health coverage but does not include Medicare supplemental coverage) - *HSA only*
- Laboratory fees
- Lamaze classes (related to childbirth)
- Laser eye surgery
- Lasik
- Learning disability treatments
- Lodging (essential to receive medical care amounts subject to daily dollar limits established by Internal Revenue Code)
- Long-term care services - *HSA only*
- Massage therapy\*\*
- Mastectomy-related special bras (if prescribed by a physician for mental health reasons)
- Medical equipment and repairs
- Medical monitoring and testing devices
- Medical records charges
- Medical supplies
- Medical abortion
- Medicines (prescription)
- Norplant insertion or removal
- Nursing services (wages and taxes)
- OB/GYN fees
- Occlusal guards to prevent teeth grinding
- Office visits (medical, dental or vision)
- Operations (excluding cosmetic)
- Optometrist/ophthalmologist fees
- Organ transplants (recipient and donor)
- Ortho keratotomy
- Orthodontia
- Ovulation monitor (over-the-counter)
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy tests (over-the-counter)
- Prescription drugs (excludes illegal drugs and prescriptions for cosmetic purposes)
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist fees\*\*
- Radial keratotomy (RK)
- Reading glasses (over-the-counter)
- Reconstructive surgery following mastectomy as a result of cancer
- Removal of benign mole, cyst or tumor
- Smoking cessation (programs/counseling)
- Smoking cessation drugs (prescription)
- Speech therapy
- Sterilization
- Student health fees (for medical services)
- Sunglasses (prescription)
- Surgery (excluding surgery solely for cosmetic purposes)
- Therapy\*\*
- Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)
- Tubal ligation
- Vaccinations
- Varicose veins surgery\*\*
- Vasectomy
- Viagra (prescription)
- Weight loss counseling (if prescribed by a physician to treat a specific medical condition)
- Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)
- Wheelchair and repairs
- X-ray fees

## Eligible Medical Expenses that Require a Prescription

OTC medicines or drugs can be reimbursed only if prescribed by a doctor. For these items to be eligible medical expenses reimbursable from your health benefit account, you will need a valid prescription from your doctor.

- Acid controllers
- Allergy and sinus medicine
- Anti-diarrheals
- Anti-gas products
- Anti-itch and insect bite
- Anti-parasitic treatments
- Antibiotics
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold and flu
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preps
- Laxatives
- Motion sickness
- Pain relievers (for example, aspirin)
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies

## Dependent Care FSA-eligible expenses include:

- Child care expenses: daycare, after school care, nanny, etc.
- Adult care expenses

\* Expenses incurred for over-the-counter medicines or drugs are reimbursable only if you have obtained a prescription that complies with applicable state law.

\*\* Please refer to your employer's plan description to confirm the qualified expense list available to you. Certain expenses may be subject to stricter scrutiny by the Internal Revenue Service (IRS). In this case, you may have to provide the IRS with substantiation or documentation from a physician that the service or treatment was necessary to treat a specific medical condition and/or that the expense would not have been incurred but for the medical condition.