

Your Health Care Flexible Spending Account – What are Eligible Expenses?

A health care flexible spending account (HCFSA) allows you to use pretax dollars to help pay for eligible health care expenses during a plan year. The plan allows you to put money aside through payroll deductions before taxes are withheld. Putting money aside for these expenses may reduce your taxable income. You can use a health care FSA to pay for eligible out-of-pocket health care expenses that may not be covered by your medical plan or other health reimbursement accounts.

Under federal regulations, only certain types of health care expenses are considered eligible expenses. In order to be eligible, these expenses must be primarily to alleviate or prevent a physical or mental defect or illness. This generally includes the costs of diagnosis, cure, mitigation, treatment, or prevention of disease, and the costs for treatments affecting any part or function of the body.

Below is a partial list of eligible and ineligible expenses. For a complete list, please refer to *IRS Publication 502 - Medical and Dental Expenses*, available at www.irs.gov.

ELIGIBLE EXPENSES		NOT ELIGIBLE EXPENSES
<ul style="list-style-type: none"> • Copayments, coinsurance and deductibles • Acne treatments** • Acupuncture • Blood pressure monitors • Body scans • Breast pumps and supplies • Childbirth classes • Chiropractic care • Contact lenses, solutions, cleaners and cases • Dental care (including crowns, endodontic services, fillings, implants, oral surgery, periodontal services and sealants, but not toothpaste or porcelain veneers) • Diabetic supplies • Fertility enhancement • First aid kits • Flu shots • Foot care (e.g., athlete’s foot products, arch supports, callous removers, etc.) • Hearing aids (including batteries) • Home diagnostic tests and kits (e.g., cholesterol, colorectal screenings, etc.) • Home medical equipment (e.g., crutches, wheelchairs, canes, oxygen, respirators, etc.)* • Laser eye surgery • Lead-based paint removal • Learning disability treatments and therapies (including speech therapy and remedial reading)* • Medical supplies • Occupational therapy • Orthodontia • Orthopedic shoes* 	<ul style="list-style-type: none"> • Orthotic inserts • Over-the-counter medical items such as, but not limited to, band aids, braces & supports and reading glasses • Physical therapy • Pregnancy test kit • Prescription drugs • Prosthetics • Psychiatric services and care • Service animals • Shipping and handling charges for medical needs, such as eligible over-the-counter items and mail-order prescriptions • Specialized equipment and services for disabled persons* • Substance abuse treatment • Sunscreen • Transportation expenses related to medical care • Vasectomy • Vision care (including eyeglasses, prescription sunglasses, refractions and vision correction procedures) 	<ul style="list-style-type: none"> • Day care expenses • Diaper service • Cosmetic procedures (unless required to restore appearance or function due to disease or illness) • Expenses you claim on your income tax return • Expenses reimbursed by other sources, such as insurance • Fitness programs (unless medically necessary*) • Funeral expenses • Hair transplants • Health club dues • Illegal treatments, operations, and drugs • Insurance premiums, including COBRA, • Maternity clothes • Medicines and drugs from other countries • Nutritional supplements • Tricare, dental, vision and long term care insurance • Over-the-counter drugs and medicines (except insulin) unless prescribed by a physician • Physician retainer fees including boutique and concierge practice membership fees • Prescription drug discount program fees • Weight loss programs and drugs for general well-being <p><i>* These expenses require a Letter of Medical Necessity from your health care provider in order to be considered eligible for reimbursement.</i></p> <p><i>** Over-the-counter (OTC) drugs and medicines (except insulin) are only eligible for reimbursement when prescribed by a physician.</i></p>