

Expenses	Covered	Not Covered	IRS Guidelines
<b>A</b>			
Acne treatment	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>When used for the treatment of acne, the cost of acne treatment is a qualified medical expense.</p>
		X	When the treatment is for cosmetic purposes (e.g., to reduce wrinkles), the cost is not a qualified expense.
		X	The cost of regular skin care is not a qualified medical expense.
Acupuncture	X		The cost of acupuncture is a qualified medical expense.
Adoption	X		If the child is a tax-qualified dependent at the time services were rendered, medical expenses paid for a child prior to adoption are qualified medical expenses.
		X	Fees relating to the adoption process and fees for medical expenses incurred prior to beginning adoption negotiations are not qualified medical expenses.
		X	Expenses incurred by the birth mother associated with an adopted baby's birth are not reimbursable.
Air conditioner, air filter, purifier	X		When recommended by a health care professional for a medical condition, the cost of a portable or permanent unit is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement. For permanent units, see Capital expenses.
Air filter			See <a href="#">Air conditioner, air filter, purifier</a> .
Alcoholism, drug addiction	X		The cost of treatment at a center for alcohol or drug addiction is a qualified medical expense. This includes meals and lodging provided by an inpatient center during treatment.
	X		<p>When recommended by a health care professional, fees and transportation to attend Alcoholics Anonymous (AA) meetings are reimbursable. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p>Also see <a href="#">Transportation</a>.</p>
Allergy medicine	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p>

			When used to treat or alleviate allergy symptoms, the cost of allergy medicine is a qualified medical expense. (Examples include Benadryl, Claritin, Dimetapp, etc.)
Allergy treatment products		X	If the product would be owned even without allergies (such as a pillow or vacuum cleaner), the expense is generally not reimbursable.
	X		<p>When recommended by a health care professional for a medical condition, the cost of an allergy treatment product may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p>Also see <a href="#">Air conditioner</a>, <a href="#">air filter</a>, <a href="#">purifier</a>.</p> <p><b>Note:</b> The reimbursable expense includes only the amount above the cost of the product in its standard form.</p>
Alternative providers	X		When recommended by a health care professional for a medical condition, the cost of a homeopathic or holistic treatment/procedure may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Naturopathic procedures and treatments using natural agents such as air, water or sunshine are generally not reimbursable.
Ambulance	X		The fee paid for ambulance service is a qualified medical expense.
Analgesics	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of an analgesic is a qualified medical expense. (Examples include Advil, Aspirin, Caladryl, Tylenol, Vicks, etc.)</p>
Anesthesiology	X		Anesthesiology fees are qualified medical expenses.
Antacids	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of an antacid is a qualified medical expense. (Examples include Alka-Seltzer, Brioschi, Maalox, Milk of Magnesia, Mylanta, Pepto-Bismol, Prilosec OTC, etc.)</p>
Antibiotic ointment	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of antibiotic cream or ointment is a qualified medical expense. (Examples include Cortaid, Neosporin, Polysporin, etc.)</p>
Antihistamines	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on

			or after 01/01/11. The cost of an antihistamine is a qualified medical expense. (Examples include Benadryl, Claritin, etc.)
Anti-itch cream	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of anti-itch cream is a qualified medical expense. (Examples include Aveeno/Gold Bond Anti-Itch, Benadryl, Cortaid, Calamine lotion, Cortizone, Gold Bond, Lanacane, etc.)
Appearance improvement			See <a href="#">Cosmetic treatment</a> .
Arch support			See <a href="#">Orthopedic shoes and inserts</a> .
Arthritis care	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of arthritis care is a qualified medical expense. (Examples include arthritis gloves, Arthritis Hot, Bengay, Capzasin, etc.)
Artificial insemination			See <a href="#">Fertility</a> .
Artificial limb	X		Amounts paid for the design and purchase of an artificial limb are qualified medical expenses.
Artificial teeth			See <a href="#">Dental treatment</a> .
Aspirin	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of aspirin is a qualified medical expense.
Asthma equipment	X		When recommended by a health care professional for the treatment of asthma, the cost of asthma equipment (e.g., a nebulizer or peak flow meter) is a qualified medical expense.
Automobile modifications			See <a href="#">Car</a> .
Expenses	Covered	Not Covered	IRS Guidelines
B			
Babysitting/child and dependent care		X	The cost of babysitting, child care and nursing services for a healthy child or dependent are not qualified medical expenses.  Also see <a href="#">Disabled dependent care</a>
Bandages	X		The cost of bandages is a qualified medical expense. (Examples include Ace bandages, Band-Aid, Curad, Johnson & Johnson, Nexcare, etc.)

Behavioral modification program	X		See <a href="#">Schools, special</a> ; and <a href="#">Tuition</a>
Birth control	X		The cost of prescription birth control (such as IUD, diaphragm, pill, Norplant, etc.) is a qualified medical expense.
	X		Amounts paid for over-the-counter products and devices (such as condoms, spermicide, pregnancy test kit, etc.) are qualified medical expenses.
Birthing classes			See <a href="#">Childbirth classes/Lamaze</a> .
Birthing coach			See <a href="#">Doula</a> .
Bleaching teeth/whitening			See <a href="#">Cosmetic treatment</a> .
Blood donation	X		A fee associated with blood donation, when the blood is for the subsequent use by the participant, spouse or eligible dependent, is a qualified medical expense.
Blood pressure monitoring device	X		The cost of a blood pressure monitoring device is a qualified medical expense.
Blood sugar test kits and strips	X		Amounts paid for a blood sugar testing kit and strips are qualified medical expenses.
Body scan	X		The cost of a body scan (e.g., an MRI) is a qualified medical expense.
Bonding of the teeth			See <a href="#">Cosmetic treatment</a> .
Braces			See <a href="#">Orthodontia</a> .
Braille books and magazines	X		For use by visually impaired persons, the cost of Braille books and magazines are qualified medical expenses.  Note: The qualified expense includes only the amount above the cost of the product in its standard form.
Breast augmentation		X	The cost of a breast augmentation (such as an implant or injection) is not a qualified medical expense.  Also see <a href="#">Cosmetic treatment</a> .
Breast pump, purchase or rental of	X		The cost of the purchase or rental of a breast pump is a qualified medical expense.
Breast reconstruction	X		The cost of breast reconstruction surgery following a mastectomy is a qualified medical expense.  Also see <a href="#">Mastectomy-related expenses</a>

Breast reduction	X		When recommended by a health care professional for a medical condition (to prevent or treat an injury, illness or disease), the cost of breast reduction surgery is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.						
Breast implant removal	X		If causing a medical problem, the cost to remove a breast implant is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.						
Expenses	Covered	Not Covered	IRS Guidelines						
C									
Capital Expenses	X		<p>When recommended by a health care professional for, or as a result of, a medical condition, the cost of installing equipment in the home (such as a ramp or wheelchair lift) is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p>Note: If the capital expenditure is a permanent improvement that increases the value of the property, the excess value is not reimbursable. See Publication 502 at <a href="http://www.irs.gov">www.irs.gov</a> for more information.</p> <p>Improvements made to accommodate a residence for a person's disability do not usually increase the value of the residence, and the full cost is usually reimbursable.</p> <p>Note: Only reasonable costs to accommodate a personal residence for a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.</p> <p>Example. Individual has a heart ailment. On doctor's advice, they install an elevator in the home so the individual does not have to climb stairs. The elevator costs \$8000. An appraisal shows that the elevator increases the value of the home by \$4,400. Medical expense are calculated like this:</p> <table><tr><th>Step</th><th>Action</th></tr><tr><td>1</td><td>Enter amount paid for the improvement. <b>\$8,000</b></td></tr><tr><td>2</td><td>Increase in value of home after improvement. <b>a. Enter value of home after improvement.</b> <b>4,400</b> <b>\$12</b></td></tr></table>	Step	Action	1	Enter amount paid for the improvement. <b>\$8,000</b>	2	Increase in value of home after improvement. <b>a. Enter value of home after improvement.</b> <b>4,400</b> <b>\$12</b>
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1	Enter amount paid for the improvement. <b>\$8,000</b>								
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			<p><b>b.</b> Enter value of your home <b>before</b> improvement.  <b>\$120,000</b></p>
			<p>3 Subtract line <b>2b</b> from line <b>2a</b>. <b>\$4,400</b></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>■ If amount in Step 3 is more than or equal to amount in Step 1, no deduction; <b>stop</b> here.</li> <li>■ If amount in Step 3 is less than amount in Step 1, go to <b>Step 4</b>.</li> </ul>
			<p>4 Subtract line 3 from line 1.</p> <p>This is your medical expense.</p> <p><b>\$3,600</b></p>
			Note: A qualified real estate appraiser is needed to determine increased value.
Car	X		<p>When used by a person with a disability, amounts paid for hand controls and other special equipment installed in a car, including the installation costs, are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p>Note: The cost of the vehicle itself is not a qualified medical expense.</p>
		X	<p>The cost of operating a specially equipped car is not a qualified medical expense.</p> <p>Also see <a href="#">Transportation</a></p>
Carpal tunnel wrist supports	X		The cost of carpal tunnel wrist supports is a qualified medical expense.
Chair (medical supplies)	X		When recommended by a health care professional for a medical condition, the cost of a medically designed or equipped chair (such as a geriatric chair and bath safety chair) is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Chelation therapy	X		When recommended by a health care professional for a medical condition (such as lead poisoning), the cost of chelation therapy is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Childbirth			See <a href="#">Maternity charges</a>
Childbirth classes/Lam	X		Class time instruction related to childbirth (including breathing and relaxation techniques, stages and phases of labor, labor

Lamaze			and delivery procedures, birthing positions, movie depicting vaginal and cesarean delivery and cesarean discussion) is a qualified medical expense.  Note: Documentation must clearly show the portion of the Lamaze classes dedicated to childbirth and reimbursement must be prorated accordingly.
		X	The portion of instruction not related to childbirth (such as possible discomfort and mood swings, learning about your unborn baby's growth and development, breast feeding vs. bottle feeding, newborn care) is not a qualified medical expense.
Chinese herbal practitioner & herbal treatments			See <a href="#">Alternative providers</a>
Chiropody	X		Amounts paid to a chiropodist (a chiropractic foot doctor) are qualified medical expenses.
Chiropractor	X		Amounts paid to a chiropractor are qualified medical expenses.
Christian Science practitioner	X		When recommended by a health care professional for a medical condition, amounts paid to a Christian Science practitioner are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Circumcision	X		The cost of an infant circumcision is a qualified medical expense, even when performed by a rabbi in the home.
	X		The cost of an adult circumcision is a qualified medical expense.
Clinic	X		The cost of medical treatment at a health clinic is a qualified medical expense.
Club dues and fees			See <a href="#">Health club</a>
COBRA premiums			See <a href="#">Insurance premiums.</a>
Coinsurance	X		A coinsurance for medical care is a qualified medical expense.
Cold medicine	X		Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of cold medicine is a qualified medical expense. (Examples include Advil, Benadryl, Comtrex, Contac, Coricidin, Mucinex, Nyquil, Robitussin, Sudafed, TheraFlu, Triaminic, Vicks, etc.)
Cold/hot packs	X		When used for medical purposes, amounts paid for cold and hot packs are qualified medical expenses.

		X	When used for other purposes (e.g., to keep beverages hot or cold), amounts paid for cold and hot packs are not qualified medical expenses.
Collagen injections	X		When recommended by a health care professional for a medical condition (such as urinary incontinence or severe acne), the cost of collagen injections may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of collagen injections for cosmetic purposes is not a qualified medical expense.  Also see <a href="#">Cosmetic treatment</a> .
Concierge medicine	X		The portion of the concierge fee that relates to medical services (such as a physical exam and storage of medical data) may be a qualified medical expense.  Note: Documentation from the provider must clearly itemize the fee components. For the portion that represents medical care, the care must actually be incurred (e.g., the patient must actually have the physical exam).
		X	The portion of the concierge fee not related to medical care (such as a private waiting room, same-day appointments, extended time with physician) is not a qualified medical expense.
		X	If the concierge fee is an insurance arrangement, the fee is not an FSA-reimbursable expense.
Condoms			See <a href="#">Birth Control</a>
Contact lenses, saline solution, supplies, warranties	X		If contact lenses are needed to correct vision, amounts paid for the purchase of contact lenses (including shipping and handling fees) are qualified medical expenses. Amounts paid for contact lens solution, supplies and exams (including fittings) and associated warranties are also qualified expenses.
		X	Amounts paid for cosmetic contact lenses (such as to change eye color without vision correction) are not qualified medical expenses.
Contraceptives			See <a href="#">Birth Control</a>
Controlled substances in violation of federal law		X	If the substance violates federal law, even when it is allowed by state law and used to treat a diagnosed medical condition, the cost is not a qualifying medical expense.
Convalescent home	X		The cost of medical care provided in a convalescent or nursing home (e.g., following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging



			in the convalescent/nursing home if the main reason for being there is to receive medical care.  Also see <a href="#">Rehabilitation center</a> .
		X	The cost of custodial care in a convalescent or nursing home (e.g., long term care) is not an FSA-qualified expense.
Copayment (copay)	X		A medical copayment is a qualified medical expense.  Note: The receipt must clearly state the medical service or that the expense is a copayment for a healthcare service.
Cord blood	X		When recommended by a health care professional for a medical condition with the infant or other family member covered under the FSA, the cost of harvesting and storing cord blood is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Storage and harvesting fees paid for non-medical reasons or to preserve the cord blood for future use are not qualified medical expenses.
Cosmetic treatment	X		When recommended by a health care professional to improve a deformity arising from, or directly related to, a congenital abnormality, personal injury or disfiguring disease, the cost of cosmetic surgery is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Elective cosmetic surgery is not a qualified medical expense as it does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease.  Some examples of non-qualified cosmetic surgery procedures include, but are not limited to:  n Breast augmentation/enhancement n Electrolysis (hair removal) n Face lift n Hair transplant n Liposuction n Tattoo removal
Cough Suppressants	X		Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  Amounts paid for cough syrup and cough drops are qualified medical expenses.
Counseling	X		Fees paid for counseling are a qualified medical expense (See exclusions below.)

		X	The cost of counseling for the general improvement of one's health, relief of stress, or personal enjoyment is not a qualified medical expense.
		X	Fees paid for marriage counseling, family counseling and support counseling for other family members to learn how to cope with a family member's illness are not qualified medical expenses.
CPR		X	The cost of a CPR class is not a qualified medical expense.
Crown, dental	X		The cost of a crown is a qualified medical expense.  Also, see <a href="#">Dental treatment</a>
Crutches	X		The purchase or rental of crutches is a qualified medical expense.
Expenses	Covered	Not Covered	IRS Guidelines
D			
Dance lessons			See <a href="#">Lessons</a>
Decongestant	X		Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of a decongestant is a qualified medical expense. (Examples include Contac-D, Dimetapp, Sudafed, Triaminic, etc.)
Deductibles	X		Deductibles are qualified medical expenses.
Dehumidifier		X	The cost of a dehumidifier is not a qualified medical expense.
Dental, cosmetic		X	The cost of cosmetic dental treatment is not a qualified medical expense.  Also see <a href="#">Bleaching/teeth whitening</a> and <a href="#">Bonding of the teeth.</a>
Dental treatment	X		Amounts paid for dental treatment (X-rays, fillings, extractions, dentures, caps, crowns, fluoride treatments, implants, etc.) and orthodontia (including braces) are qualified medical expenses. Additionally, when prescribed by a dentist or orthodontist, the installation and monthly rental charges for home water fluoride treatments are qualified medical expenses.  Note: The amount eligible for orthodontia reimbursement is limited to the expenses allocated to the current plan year.  Also see <a href="#">Dental, cosmetic</a> , <a href="#">Orthodontia</a> and <a href="#">Toothbrush.</a>
Dentures			See <a href="#">Dental treatment.</a>
Denturist	X		Amounts paid to a denturist for the treatment of a dental condition are qualified medical expenses. (A denturist is a dental technician specializing in making and fitting dentures as

			a direct service to the public rather than through a licensed dentist.)
Dependent care			See <a href="#">Babysitting/child and dependent care</a> and <a href="#">Disabled dependent care</a>
Dermatology	X		Amounts paid to a dermatologist for a medical condition (such as acne or psoriasis) are qualified medical expenses.
		X	Amounts paid to a dermatologist for cosmetic services (such as botox injections to eliminate wrinkles) are not qualified medical expenses.
Diabetic equipment and supplies	X		Amounts paid for diabetic equipment and supplies are qualified medical expenses. These include, but are not limited to: <ul style="list-style-type: none"> <li>n Glucose monitor</li> <li>n Urine/blood test strips</li> <li>n Insulin</li> <li>n Syringes</li> <li>n Alcohol swabs</li> </ul>
Diagnostic services	X		Amounts paid for diagnostic services are qualified medical expenses. Also see <a href="#">Body scan</a> .
Diapers, diaper service	X		For individuals with impairments or disabilities beyond infancy, or when recommended by a physician to relieve the effects of a medical condition, the cost of diapers is a qualified medical expense.
		X	Amounts paid for diapers and diaper services for an infant are not qualified medical expenses.
Diarrhea medicine	X		Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of diarrhea medicine is a qualified medical expense. (Examples include Imodium, Kaopectate, Pepto-Bismol, Senna Prompt, etc.)
Diet foods			See <a href="#">Meals</a>
Dietary supplements	X		When recommended by a health care professional for a medical condition (such as a specific vitamin deficiency), amounts paid for dietary supplements are qualified medical expenses. (An example of a supplement includes Benefiber). Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.  Also see <a href="#">Nutritional supplements</a> .
		X	When taken for general good health, even when recommended by a healthcare professional, amounts paid for dietary supplements are not qualified medical expenses.

Dietician	X		When recommended by a health care professional for a medical condition, amounts paid to a dietitian are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Disabled dependent care	X		When for the medical care of a disabled dependent, the cost of disabled dependent care may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Disabled person			See <a href="#">Braille books and magazines</a> ; <a href="#">Disabled dependent care</a> , <a href="#">Guide dog</a> ; <a href="#">Human guide</a> and <a href="#">Schools, special</a>
DNA Collection and storage			See <a href="#">Genetic testing</a> ; and <a href="#">Paternity testing</a> .
Doula		X	Fees paid for a birthing assistant/coach for a woman during labor and after childbirth are not qualified medical expenses.
Drug addiction			See <a href="#">Alcoholism, drug addiction</a> and <a href="#">Drug, overdose, treatment of</a> .
Drug overdose, treatment of	X		The cost of treatment of a drug overdose is a qualified medical expense.
Drugs			See <a href="#">Medicine and drugs from other countries</a> <a href="#">Medicine, over-the-counter (OTC)</a> ; and <a href="#">Medicine, prescription</a>
Durable medical equipment (DME)	X		The cost to purchase or rent durable medical equipment is a qualified medical expense. DME includes but is not limited to: n Bed wetting alarm n Blood pressure kit n Crutches n Hearing aid n Medical alert equipment
Dyslexia			See <a href="#">Schools, special</a> ; and <a href="#">Tutoring</a>
Expenses	Covered	Not Covered	IRS Guidelines
E			
Ear/body piercing		X	The cost of ear or body piercing is not a qualified medical expense.
Ear plugs	X		When recommended by a health care professional for a medical condition (such as to protect surgically implanted ear tubes), the cost of ear plugs is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the

			expense is for treatment of the medical condition) with the request for reimbursement.
Ear wax removal product	X		<p>Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of an ear wax removal product is a qualified medical expense. (Examples include Debrox, Murine, etc.)</p>
Educational classes	X		The cost of an educational class specific to a medical condition (such as learning to manage diabetes or learning Braille) is a qualified medical expense. Submit evidence of the medical condition, as well as a description of the class, conference or seminar, with the request for reimbursement.
		X	The cost of an educational class not specific to a medical condition or for general well-being (such as care for newborn or breast feeding) is not a qualified medical expense.
Egg donor fees	X		<p>Amounts paid by the FSA participant for egg donor fees, agency fees and legal fees for preparation of the egg donor's contract are qualified medical expenses, , when recommended by a healthcare professional as long as the member or a qualified dependent incurs these expenses due to an underlying medical condition.</p> <p>Also see <a href="#">Fertility</a></p>
	X		When the egg donor is covered by the FSA, amounts paid for the egg donor's medical and psychological testing are reimbursable from the donor's FSA.
		X	When the recipient is covered by the FSA, amounts paid for the egg donor's medical and psychological testing are not reimbursable from the recipient's FSA.
Eggs and embryos, storage fees for	X		<p>Amounts paid for the temporary storage of eggs and embryos may be qualified medical expenses, when necessary for immediate conception.</p> <p>Also see <a href="#">Egg donor fees</a> and <a href="#">Fertility</a>.</p> <p>Submit proof with the request for reimbursement that storage is for immediate conception, and not for long-term storage or future use.</p>
		X	Amounts paid for long-term storage of eggs and embryos are not qualified medical expenses.
Electrolysis			See <a href="#">Cosmetic treatment</a> and <a href="#">Hair removal or transplant</a> .
Elevator			See <a href="#">Capital expenses</a> .
Exercise equipment and exercise program	X		When recommended by a health care professional for a medical condition, the cost of exercise equipment or an exercise program is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.

		X	The cost of exercise equipment or an exercise program for improvement of general health is not a qualified medical expense.
Expectorant	X		Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of an expectorant is a qualified medical expense. (Examples include Broncolin, Mucinex, TheraFlu, Tussin EX, etc.)
Experimental drugs	X		The cost of a legally-obtained experimental drug for medical care is a qualified medical expense.
Eye exam	X		The cost of an eye exam is a qualified medical expense.
Eyeglasses, supplies (storage case, replacement cost, etc.), warranties	X		When prescribed for vision correction, amounts paid for the following items are qualified medical expenses:  n Prescription eyewear and supplies (eyeglasses, goggles, safety glasses, sports eyewear, sunglasses)  n tinting of prescription eyewear  n eye exams (refractions)  n over-the-counter reading glasses and other vision aids (prescription not required for over-the-counter reading glasses and other vision aids)
	X		Amounts paid for warranties and cleaners for the items listed above are also qualified medical expenses.
		X	Amounts paid for over-the-counter sunglasses, as well as eyeglasses not needed for vision correction or reading, are not qualified medical expenses.
Eye surgery			See <a href="#">LASIK and laser eye surgery</a> .
Expenses	Covered	Not Covered	IRS Guidelines
F			
Face lift			See <a href="#">Cosmetic treatment</a> .
Fertility	X		When associated with an active attempt to conceive, amounts paid for egg and sperm donation, treatment of infertility, and semen and embryo storage (including shots, in-vitro fertilization and artificial insemination) are qualified medical expenses, , when recommended by a healthcare professional as long as the member or a qualified dependent incurs these expenses due to an underlying medical condition.  Also see <a href="#">Egg donor fees</a> and <a href="#">Eggs and embryos, storage fees for</a>
	X		The cost of an ovulation kit is a qualified medical expense.
		X	Fees paid for preserving semen or embryos for future generations (including for genetic information) are not qualified medical expenses.

Fever reducing medication	X		<p>Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of fever reducing medication is a qualified medical expense. (Examples include aspirin, FeverAll, ibuprofen, Motrin, Tylenol, etc.)</p>
Fiber supplement	X		<p>When recommended by a health care professional for a medical condition (such as irritable bowel syndrome), the cost of a fiber supplement is a qualified medical expense. (An example of a supplement includes Benefiber). Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p>
		X	<p>When taken for general good health or as part of a regular diet, even when recommended by a healthcare professional, the cost of a fiber supplement is not a qualified medical expense.</p>
First aid cream/first aid kit	X		<p>Qualified with prescription: A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of first aid cream or a first aid kit is a qualified medical expense.</p>
Fitness program			See <a href="#">Exercise equipment and exercise program</a>
Flu shot	X		<p>The cost of a flu shot is a qualified medical expense.</p> <p>Also see <a href="#">Immunizations</a></p>
Fluoride device and treatment	X		Amounts paid for a fluoride device and treatment are qualified medical expenses.
Food			See <a href="#">Meals</a> .
Founder's fee			See Lifetime care advance payment
Funeral		X	The cost of a funeral is not a qualified medical expense.
Expenses	Covered	Not Covered	IRS Guidelines
<b>G</b>			
Gambling problem, treatment for	X		<p>The cost of treatment for a gambling problem may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement</p>
Gauze pads			See <a href="#">Bandages</a>
Genetic testing	X		<p>The cost of genetic testing to identify the potential for, or existence of, a medical condition (such as a test for the breast</p>

			cancer gene) is a qualified medical expense. Also see <a href="#">Paternity testing</a> .
GIFT (Gamete intrafallopian transfer)			See <a href="#">Fertility</a>
Guide dog	X		The cost of a guide dog or other animal used by a visually or hearing impaired person, or to assist a person with another disability, is a qualified medical expense. <b>Note:</b> Amounts paid for the care of this specially trained animal are also qualified medical expenses. Also see <a href="#">Human guide</a> .
Gynecologist	X		The cost of gynecological care is a qualified medical expense.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>H</b>			
Hair removal or transplant	X		When recommended by a health care professional for a medical condition, the cost of hair removal or a hair transplant may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of hair removal or a hair transplant is not a qualified medical expense. Also see <a href="#">Cosmetic treatment</a> .
Headache medicine	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of headache medication is a qualified medical expense. (Examples include Advil, Aleve, Anacin, aspirin, Doan's, Excedrin, HeadOn, IMAK, Motrin, Tylenol, etc.)
Health club	X		When recommended by a health care professional for a medical condition, dues paid to a health club, YMCA or YWCA are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.  <b>Note:</b> Reimbursement is only for the individual membership and for the component that is related to the current plan year. Any dues that carry over to a subsequent year must be submitted for that plan year of coverage.



		X	Health club dues, YMCA/YWCA dues or amounts paid for steam baths for general health or to relieve physical or mental discomfort not related to a medical condition are not qualified medical expenses.
Health institute	X		When recommended by a health care professional for the treatment of a medical condition, amounts paid to a health institute are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Health Maintenance Organization (HMO)		X	Insurance premiums paid to an HMO are not FSA-reimbursable expenses.
Health screenings			See <a href="#">Body scan</a> and <a href="#">Diagnostic services</a>
Hearing aid	X		Amounts paid for a hearing aid and hearing aid batteries are qualified medical expenses.
Hemorrhoid treatment	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of hemorrhoid cream or treatment is a qualified medical expense. (Examples include Fleet, Preparation H, Tronolane, Tucks, etc.)
Herbs			See <a href="#">Dietary supplements</a> , <a href="#">Fiber supplements</a> , and <a href="#">Nutritional supplements</a>
HMO			See <a href="#">Health Maintenance Organization</a>
Holistic or homeopathic professional	X		When recommended by a health care professional for a medical condition, the cost of holistic or homeopathic care is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement
Home care			See <a href="#">Nursing services</a>
Home improvements			See <a href="#">Capital expenses</a>
Hormone replacement therapy (HRT)	X		When recommended by a health care professional for a medical condition (such as menopausal symptoms), the cost of hormone replacement therapy is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of hormone replacement therapy for general well-being is not a qualified medical expense.
Hospital services	X		Amounts paid for hospital services are qualified medical

			expenses.
	X		Amounts paid for ancillary hospital services (such as an upgrade from a semi-private to private room or fees charged for parents to stay with a child) are qualified medical expenses. Also see <a href="#">Lodging/Trips</a>
Household help		X	The cost of household help, even if recommended by a health care professional, is not a qualified medical expense.
	X		Certain expenses paid to an attendant for nursing-type services are qualified medical expenses.
Human guide	X		To assist a physically, visually, hearing or mentally impaired person, fees paid for a human guide are qualified medical expenses. Also see <a href="#">Guide dog</a> .
Humidifier			See <a href="#">Vaporizer/humidifier</a>
Hypnosis	X		When recommended by a health care professional for a medical condition, the cost of hypnosis is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Expenses	Covered	Not Covered	IRS Guidelines
I			
Illegal operations and treatments		X	The cost of an illegal operation or other treatment is not a qualified medical expense.
Immunization	X		The cost of a vaccination/immunization is a qualified medical expense. This includes an immunization required for travel.
Impotence			See <a href="#">Sexual dysfunction</a>
Inclinor	X		When recommended by a health care professional for a medical condition, the cost of an inclinor may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
Incontinence products	X		The cost of an incontinence product may be a qualified medical expense. (Examples include Depend, Invacare, Poise, Prevail, Serenity, etc.)
Infertility treatments			See <a href="#">Fertility</a>
Insect bite cream and ointment	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of insect bite cream or ointment is a qualified medical expense. (Examples include After Bite, Benadryl,

			Calamine lotion, Cortaid, Cortizone, Lanacane, Mitigator, etc.)
Insulin	X		The cost of insulin is a qualified medical expense.
Insurance premiums	X		Health and long-term care insurance premiums are an RMA qualified expenses.
Interplaque machine			See <a href="#">Durable medical equipment</a>
Investigational surgery	X		The cost of investigational surgery is a qualified medical expense.
In vitro fertilization (IVF)			See <a href="#">Fertility</a>

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Expenses	Covered	Not Covered	IRS Guidelines
<b>L</b>			
Laboratory fees	X		Laboratory fees are qualified medical expenses.
Lactation Aids	X		The cost of lactation aids (e.g., breast milk transport bag, freezing and storage packs) is a qualified medical expense.
		X	The cost of nursing pillows or other personal items or accessories is not a qualified medical expense.
Lactation consultant	X		When needed for a woman experiencing lactation problems (such as being unable to breast feed,) the cost of a lactation consultant is a qualified medical expense.
Lamaze classes			See <a href="#">Childbirth classes</a> .
Language training			See <a href="#">Schools, special</a> ; and <a href="#">Tuition</a>
LASIK and laser eye surgery	X		The cost of LASIK/PRK or radial keratotomy surgery is a qualified medical expense.
Late fee payment		X	A late fee associated with a medical payment is not a qualified medical expense.
Laxatives	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of a laxative is a qualified medical expense. (Examples include Correctol, Dulcolax, ex-lax, Milk of Magnesia, Senokot, etc.)
Lead-based paint removal	X		When surfaces are in poor condition (such as peeling or cracking) or within the child's reach, and to prevent a child who has (or has had) lead poisoning from eating lead-based paint in the home, the cost of paint removal is a qualified

			medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement. Note: The cost of repainting is not a qualified medical expense.
Learning disability			See <a href="#">School, special</a> and <a href="#">Tutoring</a> .
Legal fees	X		To authorize treatment for a mentally ill patient, legal fees are qualified medical expenses.
		X	Guardianship and estate management fees are not qualified medical expenses.
		X	Legal fees to obtain a divorce are not qualified medical expenses.
Lessons	X		When recommended by a health care professional for a medical condition, fees paid for lessons may be qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Fees paid for lessons not recommended by a health care professional or not specific to a medical condition are not qualified medical expenses.
License requirements			See <a href="#">Medical services</a>
Lifetime care advance payment		X	Prepayment of lifetime care fees and founders' fees, whether paid monthly or as a lump sum under an agreement with a retirement home, is considered insurance premium and, therefore, is not an FSA-qualified expense.
Liquid adhesive for small cuts			See <a href="#">Bandages</a>
Lodging/Trips	X		When the main reason for being in a hospital or other institution is to receive medical care, the cost of meals and lodging provided by the hospital are qualified medical expenses.
	X		<p>For a trip that is primarily for and essential to receiving medical services, expenses incurred for transportation to another city are qualified medical expenses.</p> <p><b>Note:</b> While away from home receiving medical care, you may include lodging costs for the patient and a necessary traveling companion (e.g., parent with sick child or travel to be with a sick spouse), up to \$50 per person, per night for lodging (maximum \$100 per night), subject to these rules:</p> <ul style="list-style-type: none"> <li>• The lodging is primarily for and essential to medical care</li> <li>• The medical care is provided by a doctor in a licensed hospital or medical care facility related to, or the equivalent of, a licensed hospital</li> </ul>

			<ul style="list-style-type: none"> <li>The lodging is not lavish or extravagant under the circumstances</li> <li>There is no significant element of personal pleasure, recreation or vacation in the travel away from home</li> </ul>
		X	Amounts paid for a trip or vacation taken for a change in environment, improvement of morale or general improvement of health, even if recommended by a doctor, are not qualified medical expenses.
Long-term care (LTC)		X	Premium payments for, and the cost of, long-term care (LTC) are not FSA-qualified expenses.
Long-term disability (LTD)		X	Premium payments for long-term disability coverage are not qualified medical expenses.
Expenses	Covered	Not Covered	IRS Guidelines
<b>M</b>			
Marijuana		X	See <a href="#">Controlled substances in violation of federal law</a> , and <a href="#">Illegal operations and treatments</a> .
Marriage counseling			See <a href="#">Counseling</a>
Massage therapy	X		When recommended by a health care professional for a medical condition, the cost of massage therapy is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of massage therapy that is for general health is not a qualified medical expense.
Mastectomy-related expenses	X		<p>Each of the following mastectomy-related expenses is a qualified medical expense.</p> <ul style="list-style-type: none"> <li>The cost of a breast prosthesis</li> <li>The cost of a bra or other clothing (such as a sports bra or bathing suit) designed to hold the breast prosthesis; <ul style="list-style-type: none"> <li><b>Note:</b> The qualified expense includes only the amount above the cost of the product in its standard form</li> </ul> </li> <li>The cost of a special bra or other clothing with a built-in breast prosthesis.</li> </ul>
Maternity charges	X		Amounts paid to a physician or licensed midwife for delivery charges are qualified medical expenses.
Maternity clothes		X	The cost of maternity clothing is not a qualified medical expense.
Mattress	X		When recommended by a health care professional for a medical condition, the amount paid for a mattress or special bedding is a qualified medical expense. Submit evidence of

			medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement. <b>Note:</b> Only the amount that exceeds the cost of regular bedding is reimbursable. We reimburse the difference between the standard product and specialty product. Some individuals may have allergies that require special bedding (e.g., hypoallergenic bedding.) With a <a href="#">LMN</a> , we can cover a mattress or special bedding, however, the member needs to provide a cost comparison (e.g., sales flyer) of a standard bedding or mattress for us to reimburse the difference between the cost.
Meals	X		Amounts paid for meals associated with inpatient medical care is a qualified medical expense.
		X	The cost of meals that are not part of inpatient care is not a qualified medical expense.
		X	Amounts paid for the meals for a companion are not qualified medical expenses
Medical alert bracelet or necklace	X		The cost of a medical alert bracelet or necklace to identify a medical condition (such as diabetes or a heart condition) is a qualified medical expense.
Medical care outside the U.S.	X		The cost of legal medical care received outside the U.S. is a qualified medical expense. Note: The medical care must be legal in the foreign country and in the U.S. (had it been provided here).  Also see <a href="#">Medicine and drugs from other countries</a> ; and <a href="#">Operation</a> .
Medical conferences			See <a href="#">Educational classes</a>
Medical information plan	X		The cost to store medical information in, and to be able to retrieve that information from, a computer data bank is a qualified medical expense.  Also see <a href="#">Medical records, charges for</a>
Medical monitoring and testing devices	X		The cost of a medical monitoring or testing device (e.g., to test blood pressure, blood sugar, cholesterol, heart, etc.) is a qualified medical expense.  Also see <a href="#">Blood pressure monitoring device; Blood sugar test kit and strips</a> ; and <a href="#">Diabetic equipment and supplies</a> .
Medical newsletter		X	The cost of a medical newsletter is not a qualified medical expense as the newsletter does not directly treat the medical condition.
Medical records, charges for	X		The cost of transferring or copying medical records is a qualified medical expense.
Medical services	X		Amounts paid to physicians, surgeons, specialists and other medical practitioners for treatment of medical conditions are qualified medical expenses.

Medicare Parts A, B and D		X	Premiums paid for Medicare Part A, Part B and Part D are not FSA-qualified expenses.
Medicine and drugs from other countries		X	The cost of medicine or drugs purchased from another country for use in this country is not a qualified medical expense, unless the Food and Drug Administration (FDA) announces that a prescribed drug can be legally imported by individuals.
	X		The cost of prescription medicine purchased and consumed in another country (such as while on vacation or living as an expatriate), if the drug is legal in both the other country and the U.S., is a qualified medical expense
Medicine, over-the-counter (OTC)	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of an OTC medication or item is a qualified medical expense. Refer to the <a href="#">FSA OTC Health Care Reimbursement claim form</a> .
		X	The cost of an item that is “merely beneficial to an individual’s general health” is not a qualified medical expense. Refer to the <a href="#">FSA OTC Health Care Reimbursement claim form</a> .
Medicine, prescription	X		The cost of a prescription drug is a qualified medical expense. (A prescribed drug is one that requires an order from a medical professional and is dispensed through a pharmacy for use by an individual.)  <b>Note:</b> Qualified expenses also include delivery charges and mail-order postage and handling fees.
Menstrual pain reliever	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of a menstrual pain reliever is a qualified medical expense. (Examples include Diurex, Midol, Motrin, Pamprin, etc.)
Mental retardation, special home for			See <a href="#">Mentally challenged, special home for</a>
Mentally challenged, special home for	X		On the recommendation of a psychiatrist, amounts paid for a mentally challenged person to live in a special home (not the home of a relative) to make the transition from a mental hospital to community living are qualified medical expenses.
Midwife			See <a href="#">Maternity charges</a>
Mineral supplements			See <a href="#">Dietary supplements</a> , <a href="#">Fiber supplement</a> and <a href="#">Nutritional supplements</a>
Missed appointment fee		X	A fee paid for a missed appointment is not a qualified medical expense.
Monitor			See <a href="#">Medical monitoring and testing devices</a> .
Morning-after contraceptive pill			See <a href="#">Birth control</a>

Motion sickness pills	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  Amounts paid for motion sickness pills and patches are qualified medical expenses. (Examples include Bonine, Dramamine, Emetrol, Meclizine, etc.)
Mouth guard	X		When recommended by a dentist to prevent a person from grinding his or her teeth at night, the cost of an occlusal guard is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of a sports-related safety guard not related to a medical or dental condition, even when recommended by a dentist or physician, is not a qualified medical expense.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>N</b>			
Nasal spray	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  Amounts paid for nasal spray may be qualified medical expenses. (Examples include 4-Way, Afrin, Ayr, ENT SOL, NasalCrom, Neo-Synephrine, Nostrilla, Simply Saline, Vicks, etc.)
Nasal strips	X		The cost of nasal strips is a qualified medical expense.
Naturopathic healer			See <a href="#">Alternative provider</a> .
Nebulizer			See <a href="#">Asthma equipment</a> .
Neurologist	X		The cost of neurological care is a qualified medical expense.
Nicotine gum and patches	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  Amounts paid for nicotine gum and patches are qualified medical expenses.  Also see <a href="#">Smoking cessation</a>
Non-prescription drugs and medicines			See <a href="#">Medicine, over-the-counter (OTC)</a> .
Norplant insertion or removal			See <a href="#">Birth control</a> .



Nursing home			See <a href="#">Convalescent home</a> .
Nursing services	X		<p>Wages and other amounts paid for nursing services associated with caring for the participant, spouse or tax-qualified dependent's medical condition (dispensing medications, changing dressings, bathing and grooming the patient, etc.) are qualified medical expenses.</p> <p><b>Note:</b> Only amounts paid for nursing services are qualified medical expenses. If the attendant also provides personal and household services, these amounts must be divided between the time spent performing household/ personal services and the time spent for nursing services.</p>
Nutritional supplements	X		<p>When recommended by a health care professional for a medical condition, amounts paid for special foods or nutritional supplements may be qualified medical expenses. (An example of a supplement includes Benefiber). Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p><b>Note:</b> For special food, the qualified expense includes only the amount above the cost of the product in its standard form.</p> <p>Also see <a href="#">Dietary supplements</a> and <a href="#">Fiber supplements</a>.</p>
		X	Amounts paid for foods or nutritional supplements used for general well-being, even when recommended by a physician, are not qualified medical expenses.
Nutritionist	X		When recommended by a health care professional for a medical condition, amounts paid to a nutritionist may be qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Amounts paid to a nutritionist for general well-being, even when recommended by a health care professional, are not qualified medical expenses.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>O</b>			
Obstetrical care	X		The cost of obstetrical care is a qualified medical expense.
Occlusal guard			See <a href="#">Mouth guard</a> .
Oncologist	X		Fees paid to an oncologist are qualified medical expenses.

Operation	X		The cost of a legal operation required for medical care is a qualified medical expense.
	X		The cost of an operation required for medical care that is performed legally in another country (and which would be legal if preformed in the U.S.) is a qualified medical expense. Also see <a href="#">Medical care outside the U.S.</a>
		X	The cost of cosmetic surgery is not a qualified medical expense. Also see <a href="#">Cosmetic treatment</a>
Ophthalmologist	X		Amounts paid to an ophthalmologist are qualified medical expenses.
Optometrist	X		Amounts paid to an optometrist are qualified medical expenses.
Organ donor	X		When the recipient is covered by the FSA, medical care for both the recipient and donor paid by the recipient are reimbursable from the recipient's FSA.
		X	When the recipient is covered by the FSA, medical care for the donor paid by the donor is not reimbursable under the recipient's FSA.
	X		When the organ donor is covered by the FSA, medical care for the donor paid by the donor is reimbursable from the donor's FSA.
		X	When the organ donor is covered by the FSA, medical care for both the recipient and donor paid by the recipient are not reimbursable from the donor's FSA.
Orthodontia	X		The cost of orthodontia care (including braces) is a qualified medical expense. Refer to the <a href="#">Aetna Ortho Policy for FSA administration talking points. (Aetna Affiliate Access)</a>
Orthopedic shoes and inserts	X		Amounts paid for special shoes and inserts are qualified medical expenses.  <b>Note:</b> Only the amount that exceeds the cost of regular footwear is reimbursable.
Orthotics			See <a href="#">Orthopedic shoes and inserts.</a>
Osteopath	X		The cost of osteopathic care is a qualified medical expense.
OTC			See <a href="#">Medicine, over-the-counter</a>
Out-of-network provider			See <a href="#">Reasonable &amp; Customary</a>
Over the counter			See <a href="#">Medicine, over-the-counter.</a>

Ovulation monitor			See <a href="#">Birth control</a> .
Oxygen	X		Amounts paid for oxygen and oxygen equipment are qualified medical expenses.
Expenses	Covered	Not Covered	IRS Guidelines
<b>P</b>			
Pain reliever	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of a pain reliever is a qualified medical expense. (Examples include Advil, Aleve, aspirin, BenGay, Capzasin, Castiva, Motrin, Tylenol, Zostrix, etc.)
Parking			See <a href="#">Transportation</a>
Pastoral counseling			See <a href="#">Counseling</a> .
Paternity testing		X	The cost of a DNA test to determine paternity is not a qualified medical expense.
Patterning exercises	X		Amounts paid for patterning exercises for a child with mental retardation are qualified medical expenses.
Peak flow meter			See <a href="#">Asthma equipment</a>
Personal trainer	X		When recommended by a health care professional for a medical condition, fees paid to a personal trainer are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Fees paid to a personal trainer for improvement of general health, even when recommended by a health care professional, are not qualified medical expenses.
Physical exam	X		The cost of a physical exam is a qualified medical expense.
Physical exam for caregiver		X	The cost of a physical exam for a potential caregiver is not a qualified medical expense for the FSA participant.
Physical therapy	X		The cost of physical therapy is a qualified medical expense.
Preexisting condition	X		Medical costs not covered by the medical plan due to the plan's limitation on preexisting conditions are qualified medical expenses.
Pregnancy termination	X		The cost of a legal abortion is a qualified medical expense.
Pregnancy test kit			See <a href="#">Birth control</a> .
Premiums			See <a href="#">Insurance premiums</a> .
Prenatal vitamins			See <a href="#">Medicine, prescription</a> ; <a href="#">Medicine, over-the-counter (OTC)</a> ; and <a href="#">Preventive care</a> .
Prepayment of		X	A prepayment for medical care is not reimbursable. Internal

medical care			Revenue Service (IRS) guidelines for FSAs require services to be incurred before expenses can be reimbursed.
Prescription drugs			See <a href="#">Medicine, prescription</a> and <a href="#">Medicine and drugs from other countries</a> .
Preventive care	X		<p>The cost of preventive care is a qualified medical expense. Preventive care includes but is not limited to:</p> <ul style="list-style-type: none"> <li>■ Periodic health evaluations, including tests and diagnostic procedures in connection with routine examinations (e.g., annual physicals)</li> <li>■ Routine prenatal and well-child care</li> <li>■ Child and adult immunizations</li> <li>■ Smoking cessation programs</li> <li>■ Weight-loss program for a diagnosed condition, including obesity*</li> <li>■ Certain screening services</li> <li>■ Preventive prescription</li> </ul> <p>* Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p>
Private hospital room	X		The extra cost for a private hospital room is a qualified medical expense.
Propecia	X		<p>When used to treat a deformity arising from a congenital abnormality, injury or disfiguring disease, the cost of Propecia may be a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p><b>Note:</b> The prescription drug medication, Propecia, dispensed by a pharmacy does not require evidence of medical necessity.</p>
		X	When used for cosmetic purposes (e.g., to treat male pattern baldness), the cost of Propecia is not a qualified medical expense.
Prosthesis			See <a href="#">Artificial limb</a> .
Psychiatric care	X		The cost of psychiatric care, including care in a specially equipped center for receiving medical care, is a qualified medical expense.
Psychoanalysis	X		Fees paid for Psychoanalysis are a qualified medical expense.
Psychologist	X		Fees paid for Psychologist are a qualified medical expense.
Psychotherapist	X		Fees paid for Psychotherapy are a qualified medical expense.
Purifier			See <a href="#">Air conditioner, air filter, purifier</a> .

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Expenses	Covered	Not Covered	IRS Guidelines
<b>R</b>			
Radial keratotomy	X		The cost of radial keratotomy is a qualified medical expense. Also see <a href="#">LASIK and laser eye surgery</a>
Reading glasses			See <a href="#">Eyeglasses</a> .
Rehabilitation center	X		The cost of follow-up medical care (e.g., following a hospital stay, surgery or an injury) at a rehabilitation center or facility is a qualified medical expense. This includes the cost of meals and lodging in the rehabilitation center if the main reason for being there is to receive medical care.  Also see <a href="#">Convalescent home</a> .
Reasonable & Customary (R&C)	X		Amounts that exceed R&C are qualified medical expenses.
Retin-A	X		When prescribed by a health care professional for the treatment of acne, the cost of Retin-A is a qualified medical expense.  <b>Note:</b> The prescription drug medication, Retin-A, dispensed by a pharmacy does not require evidence of medical necessity.
		X	When prescribed for the effects of aging, the cost of Retin-A is not a qualified medical expense.
Rogaine			See <a href="#">Propecia</a> .

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Expenses	Covered	Not Covered	IRS Guidelines
<b>S</b>			
Safety glasses			See <a href="#">Eyeglasses</a>
Schools, residential			See <a href="#">Schools, special</a> .
Schools, special	X		If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition

			<p>and that the expense is for treatment of the medical condition) with the request for reimbursement.</p> <p><b>Note:</b> The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to:</p> <ul style="list-style-type: none"> <li>■ Teaching Braille to a visually-impaired child</li> <li>■ Teaching sign language or lip reading to a hearing-impaired child</li> <li>■ Remedial language training to correct a condition caused by a birth defect</li> </ul>
Screening tests			See <a href="#">Diagnostic services</a> ; and <a href="#">Preventive care</a> .
Seeing-eye dog			See <a href="#">Guide dog</a> .
Sexual counseling			See <a href="#">Counseling</a>
Sexual dysfunction	X		When recommended by a health care professional, the cost of treatment for impotence or sexual dysfunction (male or female) is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement
Shipping and handling fees	X		Shipping and handling fees associated with medical care (for contact lenses, mail-order drugs, etc) are qualified medical expenses.
Sinus medication	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of sinus medication is a qualified medical expense. (Examples include Advil, Alavert, Aleve, Benadryl, Chlor-Trimeton, Claritin, Excedrin, Mucinex, Sudafed, Tavist, Tylenol, etc.)</p>
Sleep deprivation treatment	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>When recommended by a health care professional for a medical condition, the cost of sleep deprivation treatment is a qualified medical expense. (Examples include Nytol, Sominex, Unisom, etc.)</p>
Smoking cessation	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>Amounts paid for stop-smoking treatments, medicines and programs are qualified medical expenses. (OTC examples include Commit, Endit, Habitrol, NicoDerm, Nicorette, Smoke Away, etc.)</p>
Special foods			See <a href="#">Dietary supplements</a> , <a href="#">Fiber supplements</a> and <a href="#">Nutritional supplements</a>

Speech therapy	X		When recommended by a health care professional for a medical condition (such as autism or dyslexia), the cost of speech therapy is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.  Also see <a href="#">Schools, special</a> ; and <a href="#">Tutoring</a> .
Sperm storage	X		For the treatment of infertility, fees paid for sperm storage are qualified medical expenses. Submit proof with the request for reimbursement that storage is for immediate use, and not for long-term storage or future use.
		X	Storage fees paid for non-medical reasons or to preserve the sperm for future generations (such as for genetic information) are not qualified medical expenses.
Spermicide			See <a href="#">Birth control</a>
Stem cell harvesting or storage	X		When recommended by a health care professional for a medical condition, the cost of harvesting and storing stem cells is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	Storage and harvesting fees paid for non-medical reasons or to preserve the stem cells for future use are not qualified medical expenses.
Sterilization	X		The cost to obtain or reverse a sterilization is a qualified medical expense.  Also see <a href="#">Tubal ligation</a> and <a href="#">Vasectomy</a> .
Stop-smoking program			See <a href="#">Smoking cessation</a>
Student health fee	X		The cost of medical care is a qualified medical expense.
		X	Fees for belonging to the program or as premium for future health care needs are not FSA-qualified expenses.
Substance abuse			See <a href="#">Alcoholism, drug addiction</a> and <a href="#">Drug, overdose, treatment of</a> .
Sunburn cream and ointment	X		<b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.  The cost of sunburn treatment is a qualified medical expense. (Examples include Solarcaine, Water Jel, etc.)
Sunglasses			See <a href="#">Eyeglasses</a>
Sunscreen, with high SPF	X		The cost of sunscreen with a high SPF (30 or higher) is a qualified medical expense.
		X	The cost of sunscreen with SPF lower than 30 or for lotion that

			contains sunscreen is not a qualified medical expense.
Supplements			See <a href="#">Dietary supplements</a> ; <a href="#">Fiber supplements</a> ; and <a href="#">Nutritional supplements</a>
Surgery			See <a href="#">Operation</a> and <a href="#">Illegal operations and treatments</a> .
Surrogate mother	X		If an FSA participant is fulfilling the role of a surrogate mother, medical expenses not paid by insurance or the adoptive parents are qualified medical expenses.
		X	An FSA participant using a surrogate mother cannot submit medical expenses incurred by the surrogate; the surrogate is not a covered individual under the participant's FSA.
		X	Fees paid to an agency to search for a surrogate mother are not qualified medical expenses.
Swim lessons/swim therapy			See <a href="#">Lessons</a> .

Expenses	Covered	Not Covered	IRS Guidelines
<b>T</b>			
Taxes on medical services and products	X		Taxes (such as sales tax or a hospital bill surcharge) incurred for a medical service or product, including OTC, are qualified medical expenses.
Teeth whitening			See <a href="#">Dental, cosmetic</a>
Telephone	X		Fees associated with enhancing a telephone to accommodate a hearing-impaired person or person with a disability are qualified medical expenses. <b>Note:</b> Repair costs are also qualified medical expenses.
		X	The cost of a telephone while in a hospital or treatment center is not a qualified medical expense.
Telephone consultation (health care professional's fee)	X		A fee charged by a health care professional for a telephone consultation is a qualified medical expense. <b>Note:</b> The associated phone charge (e.g., a toll call charge) is also a qualified medical expense.
Television	X		To assist a visually- or hearing-impaired person, the cost to modify a television (such as an adapter for a regular television) or purchase a specially equipped television is a qualified medical expense. <b>Note:</b> Only the amount that exceeds the cost of a regular television is reimbursable.
		X	The cost of a television while in a hospital or treatment center is not a qualified medical expense.
Termination of pregnancy			See <a href="#">Pregnancy Termination</a>



Therapy			See <a href="#">Counseling</a> ; <a href="#">Patterning exercises</a> ; and <a href="#">Physical therapy</a>
Thermometer	X		The cost of a thermometer for medical use (e.g., to take someone's temperature) is a qualified medical expense.
Throat lozenges	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>Amounts paid for throat lozenges are qualified medical expenses. (Examples include Cepacol, Chloraseptic, Cold-Eeze, Halls, Sucrets, Vicks, etc.)</p>
Toiletries		X	<p>Amounts paid for toiletries (e.g., cologne, dental floss, deodorant, lotion, sanitary napkins, shaving cream, shampoo, soap, tampons, toothpaste, etc.) are not qualified medical expenses.</p> <p>Also see <a href="#">Medicine, over-the-counter</a>.</p>
Toothache and teething pain relievers	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of a pain reliever for a toothache or teething pain is a qualified medical expense. (Examples include Anbesol, Orajel, etc.)</p>
Toothbrush		X	The cost of a toothbrush (including a specialized or battery-powered toothbrush), even when recommended by a dentist for a medical condition, is not a qualified medical expense.
Transplant			See <a href="#">Organ donor</a>
Transportation	X		<p>The cost of transportation primarily for, and essential to, medical care is a qualified medical expense. Submit documentation of the corresponding medical service. Eligible expenses include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Ambulance services</li> <li>• Bus*</li> <li>• Car rental*</li> <li>• Parking fee</li> <li>• Plane fare*</li> <li>• Taxi</li> <li>• Toll</li> <li>• Personal car mileage or gasoline: <ul style="list-style-type: none"> <li>○ <b>2013</b> = \$ .24/mile (effective 01/01/13)</li> <li>○ <b>2012</b> = \$ .23/mile (effective 01/01/12)</li> <li>○ <b>2011</b> = \$ .23.5/mile (effective 07/01/11 – 12/31/11)</li> <li>○ <b>2011</b> = \$ .19/mile (effective 01/01/11 – 06/30/11)</li> </ul> </li> </ul> <p>* Long-distance travel cannot be undertaken for purely personal reasons (such as when equivalent treatment is available locally).</p>
	X		If a covered individual is unable to travel alone and requires the assistance of a nurse or companion (e.g., a parent or

			spouse), the nurse/companion's transportation expenses are qualified medical expenses.
	X		If recommended for a family member's mental illness, the transportation costs of visits by other family members are qualified medical expenses. <b>Note:</b> All family members involved must be covered under the FSA.
		X	Regular commuting costs for an individual with a physical disability are not qualified medical expenses.
Trips			See <a href="#">Lodging/Trips</a> and <a href="#">Transportation</a>
Tubal ligation	X		The cost of a tubal ligation or tubal ligation reversal is a qualified medical expense.
Tuition	X		The cost of medical care that has been rendered, even when included in college or private school tuition, is a qualified medical expense. <b>Note:</b> The cost of medical care must be itemized on the bill or invoice provided by the school. Also see <a href="#">Schools, special</a>
		X	Medical coverage premiums attached to college or private school tuition, even if listed separately, are not FSA-qualified expenses.
Tuition for special needs program			See <a href="#">Schools, special</a> and <a href="#">Tutoring</a> .
Tutoring	X		When recommended by a health care professional for a medical condition, tutoring fees for a specialized teacher are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>U</b>			
Ultrasound	X		The cost of an ultrasound for medical care (including prenatal care) is a qualified medical expense.
Umbilical cord blood	X		When recommended by a health care professional for an existing medical condition with the unborn child or any other genetically-related family member covered under the FSA, amounts paid for umbilical cord blood are qualified medical expenses. <b>Note:</b> As long as a medical condition is present, the cost to collect, freeze and store umbilical cord blood would be a qualified medical expense.

Usual & Customary			See <a href="#">Reasonable &amp; Customary</a>
UVR treatments	X		When recommended by a health care professional for a medical condition (such as chronic psoriasis), the cost of UVR treatments are qualified medical expenses. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>V</b>			
Vacation			See <a href="#">Lodging/Trips</a>
Vaccination			See <a href="#">Immunization</a>
Vaporizer/humidifier	X		The cost of a vaporizer or humidifier for medical care is a qualified medical expense.
Varicose vein surgery	X		When recommended by a health care professional for a medical condition, the cost of varicose vein removal is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost to remove varicose veins for cosmetic purposes is not a qualified medical expense.
Vasectomy	X		The cost of a vasectomy or vasectomy reversal is a qualified medical expense.
Veneers			See <a href="#">Dental, cosmetic</a>
Veterinary fees			See <a href="#">Guide dog</a>
Vision correction			See <a href="#">LASIK and laser eye surgery</a> ; and <a href="#">Radial keratotomy</a>

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Expenses	Covered	Not Covered	IRS Guidelines
<b>W</b>			
Walker			See <a href="#">Wheelchair/walker</a>
Warranty	X		The amount paid for a warranty on a medical product (e.g., contact lenses, eyeglasses, hearing aid, etc.) is a qualified

			medical expense.
Wart removal treatment	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of a wart removal product is a qualified medical expense. (Examples include Dr. Scholl's, Compound W, etc.)</p>
Weight loss drug	X		When recommended by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss drug is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of a weight loss drug associated with general weight loss, even when recommended by a health care professional, is not a qualified medical expense
Weight loss program	X		When recommended by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss program is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.
		X	The cost of a weight loss program associated with general weight loss, even when recommended by a health care professional, is not a qualified medical expense.
Wellness scan			See <a href="#">Body scan</a> and <a href="#">Diagnostic services</a> .
Wheelchair/walker	X		The cost of an autoette, wheelchair, or walker, including the cost of maintenance, is a qualified medical expense.
Wig	X		When recommended by a health care professional for a medical condition, or as a result of treatment for a medical condition, the cost of a wig is a qualified medical expense. Submit evidence of medical necessity (i.e., a doctor's note that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>X</b>			
X-rays	X		X-ray fees for medical care are qualified medical expenses.

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Expenses	Covered	Not Covered	IRS Guidelines
<b>Y</b>			
Yeast infection medication	X		<p><b>Qualified with prescription:</b> A physician must prescribe this in order for us to reimburse the expense, when purchased on or after 01/01/11.</p> <p>The cost of yeast infection medication is a qualified medical expense. (Examples include Monistat, Vagistat, etc.)</p>