



Know Your Health Care FSA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses that qualify as federal income tax deductions under Section 213(d) of the Internal Revenue Code (“IRC”). Health Care FSA dollars can be used to reimburse you for medical and dental expenses incurred by you, your spouse or eligible dependents (children, siblings, parents and other dependents which are defined in your Plan Documents).

LETTER OF MEDICAL NECESSITY: Some health care services and products are only eligible for reimbursement from your FSA account when your doctor or other licensed health care provider certifies that they are medically necessary. Your provider must indicate a specific diagnosis, the specific treatment needed, the length of the treatment, and how this treatment will alleviate your medical condition.

To determine whether an expense is for medical care, we are required (by law) to ask five questions:

1. **What is the expense for?** The expense must fall within the legal definition of medical care.
2. **Who is the expense for?** The expense must be for the employee, his or her spouse, a tax dependent or an employee’s child who has not reached age 26.
3. **When was the expense incurred?** The date of service must be within the plan year.
4. **How much is the expense for?** The amount of the expense must be within the plan limits and your annual contribution.
5. **Why was the expense incurred?** The expense must be incurred primarily for a medical purpose.

Examples of items that may require letters of medical necessity are:

1. Massage Therapy
2. Supplements
3. Exercise Equipment or Programs

IMPORTANT: The following is a list of expenses currently eligible and not eligible by the Internal Revenue Service (“IRS”) as deductible medical expenses. This list is not necessarily inclusive or exclusive, and may be subject to change based on regulations, IRS revenue rulings and case law.

Eligible Expenses		
<p>BABY/CHILD TO AGE 13</p> <ul style="list-style-type: none"> ■ Lactation Consultant* ■ Lead-Based Paint Removal ■ Special Formula* ■ Tuition: Special School/Teacher for Disability or Learning Disability* ■ Well Baby /Well Child Care <p>DENTAL</p> <ul style="list-style-type: none"> ■ Dental X-Rays ■ Dentures and Bridges ■ Exams and Teeth Cleaning ■ Extractions and Fillings ■ Oral Surgery ■ Orthodontia ■ Periodontal Services <p>EYES</p> <ul style="list-style-type: none"> ■ Eye Exams 	<p>MEDICAL EQUIPMENT/SUPPLIES</p> <ul style="list-style-type: none"> ■ Air Purification Equipment* ■ Arches and Orthotic Inserts ■ Contraceptive Devices ■ Crutches, Walkers, Wheel Chairs ■ Exercise Equipment* ■ Hospital Beds* ■ Mattresses* ■ Medic Alert Bracelet or Necklace ■ Nebulizers ■ Orthopedic Shoes* ■ Oxygen* ■ Post-Mastectomy Clothing ■ Prosthetics ■ Syringes ■ Wigs* <p>MEDICAL PROCEDURES/SERVICES</p> <ul style="list-style-type: none"> ■ Acupuncture 	<p>MEDICATIONS</p> <ul style="list-style-type: none"> ■ Insulin ■ Prescription Drugs <p>OBSTETRICS</p> <ul style="list-style-type: none"> ■ Breast Pumps and Lactation Supplies ■ Doulas* ■ Lamaze Class ■ OB/GYN Exams ■ OB/GYN Prepaid Maternity Fees (reimbursable after date of birth) ■ Pre- and Postnatal Treatments <p>PRACTITIONERS</p> <ul style="list-style-type: none"> ■ Allergist ■ Chiropractor ■ Christian Science Practitioner ■ Dermatologist ■ Homeopath

- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

Please Note: Currently, the IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Marriage or Career Counseling
- Swimming Lessons
- Personal Trainers
- Sunscreen (spf less than 30)

Note: This list is not meant to be all-inclusive.

Please Note: Currently, the IRS does not allow Over-the-Counter (OTC) medicines or drugs to be purchased with Health Care FSA funds unless accompanied by a prescription and the prescription is filled by a pharmacist. If you have an OTC prescription, you can use your benefits card for these purchases.

Ineligible Over-the-Counter Medicines and Drugs (unless prescribed in accordance with state laws)

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

If you are unsure of what your Health Care FSA dollars may be used for or have questions, please contact JFP Benefit Management, Inc.

Third Party Administrator



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