HEALTH FLEXIBLE SPENDING ACCOUNT
List of Eligible Expenses

Eligible Expenses

Below is a current list of healthcare expenses reimbursable under your Health FSA account. These expenses must be medically necessary and satisfy all other requirements for reimbursement under your employer’s Flexible Benefits Plan and applicable federal tax law. This list is intended to be a guide to assist you in determining whether an expense is eligible for reimbursement. This list may be modified from time to time. For specific questions regarding expenses eligible for reimbursement, please contact HealthTrust.

Acupuncture
Alcoholism treatment program fees
Ambulance service
Artificial limbs
Birth control pills and devices
Braille books and magazines (above the cost of regular print)
Breast pumps and supplies that assist lactation
Breast reconstruction surgery (following mastectomy)
Capital expenses (for special equipment installed in the home or for improvements if their main purpose is medical care)
Car modification for equipment installed for the use of a person with a disability
Childbirth classes (mother’s costs only)
Chiropractic care
Christian Science practitioner fees
Co-insurance amounts
Contact lenses (including cleanser and saline solution)
Co-payments
Cosmetic surgery (only from congenital abnormality, personal injury or disfiguring disease)
Crutches
Deductibles
Dental expenses (non-cosmetic only)
Dentures
Diabetic Supplies
Drug addiction treatment at a therapeutic center
Eye Exams
Eyeglasses
Guide dog or other animal used by person with a physical disability
Hearing aids and batteries
Hospital fees
Infertility treatments
Insulin
Laboratory fees
LASIK

Learning disability (tuition payments or tutors’ fees for child with severe learning disabilities caused by mental or physical impairments, only if doctor recommends child attend the school)
Lodging and meals (at a hospital or similar institution if main reason for being there is to receive medical care or accompanying a dependent receiving the care)
Medical equipment, supplies and diagnostic devices (for diagnosis, cure, mitigation, treatment or prevention of disease)
Medical services provided by physicians, surgeons and specialists (non-cosmetic only)
Mileage (only for the purpose of receiving medical services)
Optical Care by Optometrist/Ophthalmologist or Optician
Organ transplants
Orthodontia (except care for cosmetic purposes)
Orthotic Inserts
Physical exams (except for employment-related physicals)
Physical Therapy
Prescribed Medicines and drugs
PRK (photo refractive keratectomy)
Prosthesis
Psychiatric care
Psychoanalysis
Psychological treatment
Schools, special (a school that teaches Braille, lip-reading, remedial language training to correct condition cause by birth defect)
Smoking cessation programs
Special Foods (prescribed by a physician at costs in excess of commonly available products)
Sunglasses (Prescription)
Teeth guards (except for sports use)
Vaccines
Vasectomy
Wheelchair costs
X-rays

Examples of ineligible expenses include: Cosmetic surgery and procedures (including teeth whitening); Custodial nursing care; Dental hygiene products; Health club dues; Insurance premiums.
Eligible Over-the-Counter (OTC) Products

IMPORTANT NOTE REGARDING OTC PRODUCTS

The recently enacted Patient Protection and Affordable Care Act of 2010 has changed the rules for the purchase of OTC products using your Health Flexible Spending Account (FSA) pre-tax funds. Beginning January 1, 2011, OTC drugs and medicines are not eligible for Health FSA reimbursement unless: the program participant obtains a prescription for the drug or medicine, the prescription meets the legal requirements of a prescription in New Hampshire, and the prescription is issued by an individual who is legally authorized to issue a prescription in New Hampshire. OTC supplies and equipment (e.g., bandages and reading glasses) are not impacted by the legislation and continue to be eligible without a prescription.

Under current IRS rules, your Benefit Advantage Debit Card may be used for the purchase of OTC drugs and medicines as long as the prescription is filled by a pharmacist and an Rx number is assigned. If your OTC prescription is not filled by a pharmacist, you must pay out of pocket and submit a claim for reimbursement. Any debit card use and reimbursement of qualifying OTC products will be only to the extent permitted by applicable IRS rules in effect at the time the item is purchased. This list may be modified from time to time. It is recommended that participants use caution when including OTC drugs and medicines in their annual Health FSA elections.

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

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

Ineligible Over-the-Counter Items

- Chapstick
- Cosmetics
- Deodorant
- Face Creams
- Feminine hygiene products
- Hand lotion
- Moisturizers
- Mouthwash
- Suntan lotion (unless >30 spf)
- Toothpaste
- Vitamins & supplements (unless prescribed and substantiated by physician to treat physical defect or illness)
- Weight loss drugs

Eligible Over-the-Counter Items (you can use your benefits card for these items)

- Baby Electrolytes and Dehydration
- Blood Pressure Monitors
- Cholesterol Testing
- Condoms
- Contacts Lens Care
- Diabetes Testing and Aids
- Family Planning (pregnancy and ovulation kits)
- First Aid Supplies (bandages, band-aids, hot/cold packs, gauze pads, non-sports tapes)
- Hearing Aid Batteries
- Incontinence Products (e.g. Attends, Depends)
- Reading Glasses
- Thermometers

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