

Potentially Eligible Items will require a Letter of Medical Necessity completed by a licensed health practitioner.

Expense	Account Type	Eligible Expense	Potentially Eligible	Not Eligible	Additional Information
Academic Programs (Tuition)	Dependent			X	Expenses that are primarily educational in nature are not eligible.
Acne Treatment	Medical	X			Primary purpose must be for the treatment of acne, "acne fighting ingredients are not eligible".
Acupuncture	Medical	X			
Adaptive Equipment	Medical	X			Qualifying item will relieve or alleviate sickness or disabilities that affect daily living. Examples feeding, bathing, toileting, and mobility.
Airborne	Medical		X		Must treat a specific medical condition.
Air Purifier	Medical		X		
Alcoholism, Drug , Substance Abuse Treatment	Medical	X			
Allergy Medicines	Medical	X			
Alternative Medicine	Medical		X		Provider must be licensed and service must be for a specific illness or disorder.
Ambulance	Medical	X			
Antacids/Acid Reducers	Medical	X			
Anti-Arthritics	Medical	X			Glucosamine, Chondroitin.
Antibiotics, topical	Medical	X			Antibiotic ointments.
Anticandidal, yeast infection	Medical	X			
Anti-Diarrheal	Medical	X			

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Antifungal	Medical	X			
Antihistamines	Medical	X			
Anti-itch Products	Medical	X			Lotions, creams.
Arthritis Gloves	Medical	X			
Asthma Medicines	Medical	X			
Band-Aids or Bandages	Medical	X			
Before and After School Care	Dependent	X			Child must be under the age of 13 or one who is incapable of self-care and can be claimed as a dependent on your 1040 Federal Tax return.
Birth Control	Medical	X			
Birthing Classes	Medical		X		Class can only contain information about the birthing process not child care.
Blood-Pressure Monitoring Devices	Medical	X			
Blood Storage	Medical		X		Temporary storage for the diagnosis, treatment or prevention of an existing or imminent medical condition.
Body Scans	Medical	X			
Books, Health-Related	Medical		X		Must treat a specific medical condition.
Braille Book and Magazines	Medical	X			Only amounts above the cost of regular printed material will qualify.
Breast Pumps	Medical		X		Routine use is not eligible. There must be a medical need to qualify.

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Breast reconstruction following mastectomy	Medical	X			
Calamine Lotion	Medical	X			
Calcium Supplements	Medical		X		
Camps (day)	Dependent	X			
Car Seats	Medical			X	
Camps (overnight)	Dependent			X	
Chiropractic	Medical	X			
Chondroitin	Medical	X			
Circumcision	Medical	X			
Classes, Health-Related	Medical		X		Must treat a specific medical condition.
COBRA Premiums	Medical			X	Insurance Premiums cannot be reimbursed with a Health Care FSA.
Co-Insurance	Medical	X			
Cold Medicines	Medical	X			This does not include herbal cold remedies such as mineral or vitamin supplements.
Cold Sore Medicines	Medical	X			
Compression Hose	Medical		X		Must treat a specific medical condition.
Contact Lenses and Care Products	Medical	X			
Co-Payments	Medical	X			
Cord Blood Storage	Medical		X		Must treat a specific medical condition.
Cosmetic Dentistry	Medical			X	Teeth whitening or bleaching, porcelain veneers, or bonding are not eligible.
Cosmetic Procedures	Medical			X	

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Cosmetic Procedures	Medical		X		Restoration of appearance related to the treatment of a medical condition.
Cotton balls	Medical			X	
Cough Medicines	Medical	X			
Counseling	Medical	X			Individual counseling by a licensed provider.
Crowns	Medical	X			
Crutches	Medical	X			
Day Care	Dependent	X			
Deductibles	Medical	X			
Dental Care	Medical	X			Cosmetic services are not eligible.
Dental Floss	Medical			X	
Dentures	Medical	X			
Deodorant	Medical			X	
Diabetic Socks	Medical		X		Must treat a specific medical condition.
Diabetic Supplies	Medical	X			
Diaper Rash Creams	Medical	X			
Diapers	Medical		X		To qualify the person would not need this product "but for" the medical condition.
Dietary Supplements	Medical		X		Must treat a specific medical condition.
Doctor Fees	Medical	X			
Doulas	Medical		X		Must be a licensed health care professional providing medical care.
Drug Addiction Treatment	Medical	X			

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Ear Care	Medical	X			Q-tips are not eligible.
Ear Plugs	Medical		X		Must treat a specific medical condition.
Eczema Treatments	Medical	X			
Education	Dependent		X		Payments to special schools for the mentally or physically disabled.
Elder Care	Dependent		X		Adult must live with you at least 8 hours a day and be claimed as a dependent on the 1040 Federal Tax return.
Electrolysis	Medical			X	
Electrolyte Replacements	Medical	X			Example: Pedialyte.
Eye Care	Medical	X			Drops, patches etc.
Eyeglasses and exams	Medical	X			
Exercise Equipment	Medical		X		Must treat a specific medical condition.
Exercise Programs	Medical		X		Must treat a specific medical condition.
Expectorants	Medical	X			
Face Creams	Medical			X	
Feminine Hygiene Products	Medical			X	
Fertility Enhancement	Medical	X			Ovulation predictor kits and pregnancy tests.
Finance Charges	Medical			X	
First Aid Kit and Supplies	Medical	X			
Fitness Programs	Medical		X		Must treat a specific medical condition.
Fluoride	Medical	X			
Flu Shots	Medical	X			

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Food Thickeners	Medical		X		Must treat a specific medical condition.
Foot Care	Medical	X			
Funeral Expenses	Medical			X	
Glucosamine	Medical	X			
Guide Dogs	Medical	X			
Gym Memberships	Medical		X		Must treat a specific medical condition.
Hair Loss Treatment	Medical		X		Eligible when used to treat hair loss due to a specific medical condition.
Hair Transplant	Medical			X	
Hand Lotions	Medical			X	
Hand Sanitizer	Medical			X	
Headache Medication	Medical	X			
Healing Ointments	Medical		X		
Health Screenings	Medical	X			
Hearing Aids and Batteries	Medical	X			
Hemorrhoid Treatment	Medical	X			
Herbal Medicines			X		Must treat a specific medical condition.
Homeopathic Care	Medical	X			Provider must be licensed.
Hormone Supplements	Medical		X		Supplements for the relief of peri-menopausal or menopausal symptoms are eligible.
Humidifiers	Medical		X		
Hydrotherapy	Medical		X		

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Hypnosis	Medical	X			Provider must be licensed.
Immunizations	Medical	X			
Incontinence Products	Medical	X			
Infertility Treatments	Medical	X			
Insulin	Medical	X			
Insurance Premiums	Medical			X	Not eligible under a Health FSA
Lab Fees	Medical	X			
Lactose Intolerance Supplements	Medical	X			
Lamaze Classes	Medical	X			Expenses for instructions for birth, not childrearing.
Laser Eye Surgery	Medical	X			
Late Payment Fees	Medical			X	
Late Pick up Fees	Dependent			X	
Lice Treatment	Medical	X			
Lodging at a Hospital	Medical	X			Principal reason for medical care.
Lodging not at a Hospital	Medical		X		Up to \$50 per night for principal reason of medical care by a licensed provider.
Lodging of a Companion	Medical		X		Principal reason for medical care and the companion is parent of child requiring medical care.
Marriage Counseling	Medical			X	
Mastectomy-Related Special Bras	Medical	X			

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Masks, Disposable	Medical		X		Must treat a specific medical condition.
Massage Therapy	Medical		X		Must treat a specific medical condition.
Medical Alert Bracelet/Necklace	Medical	X			
Medical Records	Medical	X			
Medicated Lip Products	Medical	X			
Menstrual Relief	Medical	X			
Migraine Relief	Medical	X			
Mileage	Medical	X			16.5 cents per mile in 2010 (24 cents per mile in 2009). Must provide documentation for the reason for travel, the date of service, and the number of miles traveled. Print out directions to substantiate mileage.
Minerals	Medical		X		Calcium, Ferrous Sulfate, etc.
Missed Appointment Fees	Medical			X	
Moisturizers	Medical			X	
Motion Sickness Medicines	Medical	X			
Mouthwash	Medical			X	
Move Free	Medical	X			
Nasal Strips	Medical		X		Must treat a specific medical condition.
Newborn Nursing Care	Medical			X	
Nicotine Gum or Patches	Medical	X	X		
Norplant Insertion or Removal	Medical	X			
Nutritional Supplements	Medical		X		

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Nutritionist	Medical		X		Must treat a specific medical condition.
Obstetrical Expenses	Medical	X			
Occupational Therapy	Medical	X			
Occlusal Guards to Prevent Teeth Grinding	Medical	X			
One-a-Day Vitamins	Medical			X	
Optometrist	Medical	X			
Oral Care	Medical	X			Examples: Orajel, Anbesol. Toothbrushes manual or electric are not eligible
Orthodontia	Medical		X		Orthodontia is paid based on your employers particular plan. Please call our office before you begin making payments
Orthopedic Inserts	Medical	X			
Orthopedic Shoes	Medical		X		Only shoes custom-fitted to your feet are eligible. Must have medical need.
Ovulation Monitor	Medical	X			
Oxygen	Medical	X			
Pain Relievers	Medical	X			
Personal Trainer	Medical		X		
Physical Exams	Medical	X			
Physical Therapy	Medical	X			

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Physician Fees, Pre-Paid	Medical			X	Services that have not yet been incurred are not eligible.
Pregnancy Test Kits	Medical	X			
Prenatal Vitamins	Medical		X		
Pre-Payments	Medical			X	Services that have not yet been incurred are not eligible.
Prescription Drugs	Medical	X			Prescriptions taken for Cosmetic reasons such as Propecia are not eligible.
Prescription Drug Discount Program	Medical			X	
Prevention Care Screenings	Medical	X			
Probiotics	Medical		X		Must treat a specific medical condition.
Propecia	Medical		X		Prescribed by a licensed medical practitioner for a specific medical condition. Cosmetic use is not eligible.
Prosthetics	Medical	X			
Psychiatric Services and Care	Medical	X			
Psychoanalysis	Medical	X			
Psychotherapy	Medical	X			
Psychologist	Medical	X			Individual therapy only
Radial Keratotomy	Medical	X			
Reading Glasses	Medical	X			
Retin-A	Medical		X		Must be prescribed for a medical condition such as acne vulgaris

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Rogaine	Medical		X		Must be recommended a medical practitioner for a specific medical need.
Rubbing Alcohol	Medical	X			When purchased for first aid use.
Safety Glasses	Medical	X			Prescription required
Screening Tests	Medical	X			
Service Animals	Medical	X			
Shampoo	Medical			X	
Shampoo, Medicated	Medical		X		
Shipping and Handling	Medical	X			Fees incurred to obtain a medically necessary item.
Sinus Medications	Medical	X			
Skin Moisturizers	Medical			X	
Sleeping Aids	Medical	X			
Smoking Cessation Medicines	Medical	X			
Smoking Cessation Programs	Medical	X			
Soap	Medical			X	
Speech Therapy	Medical	X			
Stem Cell Harvesting and or Storage	Medical		X		
Sperm Storage	Medical		X		
Sterilization Procedures	Medical	X			
Sterilization Reversal	Medical	X			
Student Health Fees	Medical			X	
Summer School	Dependent				Expenses that are primarily educational in nature are not eligible.
Substance Abuse Treatment	Medical	X			Inpatient and Outpatient care, Smoking Cessation etc.

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Sunburn/Burn Relief	Medical	X			
Sunscreen	Medical		X		SPF 30 or higher is eligible.
Sunglasses	Medical	X			Prescription required.
Tanning Salon or Equipment	Medical			X	
Taxes	Medical	X			Taxes on medical services or products qualify.
Telephone for Hearing Impaired Persons	Medical	X			
Teeth Whitening	Medical			X	
Television for Hearing Impaired Persons	Medical	X			Limited to the excess of the cost over the cost of the regular item.
Therapy	Medical	X			Individual only.
Thermometers	Medical	X			
Toiletries	Medical			X	
Toothache and Teething Pain Relievers	Medical	X			Example: Orajel.
Toothbrushes (Manual or Electric)	Medical			X	
Toothpaste	Medical			X	
Transplants	Medical	X			
Treadmill	Medical		X		Must treat a specific medical condition.
Throat Lozenges	Medical	X			
Tuition (Academic Programs)	Dependent			X	Expenses that are primarily educational in nature are not eligible.
Tutoring Programs	Dependent			X	Expenses that are primarily educational in nature are not eligible.

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Ultrasound, Pre-Natal	Medical		X		Will qualify if used as a diagnostic tool to determine fetal health and development.
Umbilical Cord Freezing and storage	Medical		X		There must be a specific medical condition the umbilical cord is intended to treat
Usual and Customary Charges	Medical	X			
Vaccines	Medical	X			
Vasectomy	Medical	X			
Vasectomy Reversal	Medical	X			
Veneers	Medical			X	
Veterinary Fees	Medical		X		If the fee are incurred for the care of a guide dog or other animal used by a disabled person.
Viagra	Medical	X			
Vision Care	Medical	X			
Vision Correction Procedures	Medical	X			
Vision Discount Programs	Medical			X	
Vitamins	Medical		X		
Vitamin B-12 Injections	Medical	X			
Walkers	Medical	X			
Warranties	Medical			X	
Wart Removal Medicines	Medical	X			
Weight-loss Drugs	Medical		X		Must treat a specific medical condition.

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Weight-loss Programs	Medical		X		Must treat a specific medical condition.
Wheelchair	Medical	X			
Wigs	Medical		X		
X-Ray Fees	Medical	X			
Yeast Infection Medication	Medical	X			
YMCA Day Camp	Dependent	X			

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