

## Eligible and Ineligible Medical Expenses for Flexible Spending Accounts

This is a general overview and is not a guarantee of reimbursement or eligibility. You are advised to review your company's Flexible Spending Account (FSA) Summary Plan Description and enrollment materials for specific information or consult with a tax advisor.

As you incur eligible expenses throughout your plan year, submit your receipts and a claim to Advantek Benefit Administrators. You will be reimbursed from your FSA. The receipts must provide the description, date and cost of the service as well as whom the service was for and the service provider.

*A Health Care FSA can only be used for expenses incurred for medical care under IRS Code Section 213 if other requirements in the Code (including those in Prop. Treas. Reg. 1.125-2, Q/A-7 for claims substantiation, etc.) are also met. The rules change periodically due to new IRS guidance and this information is subject to change at any time without notice.*

<b>Expenses</b>	<b>Eligibility</b>
Abortion	Yes. You can include in medical expenses the amount you pay for legal abortion
Acne Treatment	OTC items to treat acne specifically are eligible (Requires RX beginning 1/1/11)
Acupuncture	Yes. To treat a medical condition.
Administrative costs	No.
Adoption - Medical expenses incurred before adoption	Yes. If the child was a legal dependent when services were provided.
Air conditioner	Maybe. It must be primarily used by the sick person to treat a medical condition. If it's attached to a home, only the amount spent that is more than the value added to the property can be reimbursed. If others benefit from it, only the sick person's pro-rata amount is reimbursable.
Air purifier	Yes. If prescribed by a doctor to treat a specific medical condition such as a severe allergy. See special rules under <b>Air conditioner</b> .
Alcoholism	Yes. For inpatient treatment at a therapeutic center for alcohol addiction including meals and lodging.
Allergy treatment products and household improvements to treat allergies:	Generally, no. If the product is one that you would normally own such as a pillow or a vacuum. See <b>Air purifier and Air conditioner</b> .
Alternative healers, dietary substitutes, drugs and medicines	Maybe. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances. The treatments must be legal. Expenses are not reimbursable if the remedy is "food or substitute for food that the person would normally consume to meet nutritional requirements." Drugs and medicines recommended by alternate healers may qualify as medical care. See <b>Over-the-counter medicines, Chinese herbal practitioners, Christian Science practitioners, Medicines, Special foods and Vitamins</b> .
Ambulance	Yes.
Appearance improvements	See <b>Cosmetic surgery</b> .
Artificial limbs and teeth	Yes.
Aspirin	Yes. If your plan permits reimbursement of over-the-counter medicines. (Requires RX beginning 1/1/11)
Automobile modifications	Yes. For physically handicapped people.
Babysitting and childcare	No.
Bandages	Yes.
Battery-powered toothbrush	No. Not even if prescribed to treat a specific dental ailment.
Birth control pills and patches (e.g., Norplant)	Yes. If available by physician's prescription. Over-the-counter contraceptives may also be eligible. See <b>Contraceptives</b> .
Blood pressure monitoring	Yes.
Body scan	Yes. See <b>Diagnostic services and Screening tests</b> .
Braille books and magazines	Yes. Only amount paid by visually impaired person above the cost of regular printed material.
Breast pumps	Generally, no. If only for convenience, scheduling or other personal reasons. May qualify if there is a medical reason and if prescribed by a doctor for a specific medical condition.
Breast reconstruction surgery	Yes. Following a mastectomy for cancer. 1
Capital Expenses	Medical expenses you pay for special equipment/improvements for your home for the purpose of medical care.
Chelation (EDTA) therapy	Yes. If used to treat a medical condition such as lead poisoning.

Childbirth classes	See <b>Lamaze</b> .
Chinese herbal doctor and herbal treatments	Maybe. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances. The treatments must be legal. Expenses are not reimbursable if the remedy is "food or substitute for food that the person would normally consume to meet nutritional requirements." Drugs and medicines recommended by alternate healers can qualify as medical care. See <b>Alternative healers, Christian Science practitioners, Medicines, Special foods and Vitamins</b> .
Chiropractors	Yes.
Christian Science practitioners	Maybe. If treatments are for medical care and are legal. See <b>Alternative healers and Medicines</b> .
Circumcision	Yes.
Claritin	Yes. If your plan permits reimbursement of over-the-counter expenses. (Requires RX beginning 1/1/11)
COBRA premiums	No.
Condoms	Yes
Coinsurance amounts and deductibles	Yes. If the underlying medical service is eligible.
Contraceptives (over-the-counter)	Yes. See <b>Condoms and Birth control pills</b> .
Contact lenses and materials	Yes. For medical reasons including saline solutions and distilled water.
Controlled substances	No. If the substance violates federal law. Even if a state law allows use of the controlled substance with a physician's prescription (such as marijuana).
Cosmetics	No. Cosmetics such as face creams, deodorants, hand lotions, etc.
Cosmetic surgery	No. Any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. However, surgery necessary to improve a deformity arising from a congenital abnormality, personal injury from an accident or trauma or a disfiguring disease may be eligible. (RX needed to state necessity for surgery)
Counseling	Maybe. For medical reasons. If it's marriage counseling it's not eligible. See <b>Psychiatric care and Psychologist</b> .
Crutches	Yes. Documentation should include the amount paid plus evidence of hospital or doctor office care.
Dancing lessons	Generally, no. If to improve general health, even if prescribed by a physician.
Deductibles	See <b>Coinsurance</b> .
Dental treatment	Yes. Including fees for X-rays, fillings, braces, extractions, dentures, etc. The reimbursable amount is limited if the treatment includes pre-payment for services that haven't been provided, particularly orthodontia. See <b>Pre-payments for services</b> .
Dentures	Yes.
Dependent care expenses	No. (Only covered under Dependent Care FSA coverage)
Diabetic supplies	See <b>Glucose monitoring devices and Insulin</b> .
Diagnostic services	Yes. Includes procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions and cancer. See <b>Body scan, Blood pressure monitoring devices and Medical monitoring and testing devices</b> .
Diaper service	No. Unless the services are to relieve the effects of a particular disease.
Disabled dependent care expenses	Yes. If for medical care of the disabled dependent. Some disabled dependent care expenses that qualify for medical expenses may also qualify as work-related expenses for purposes of taking a credit for dependent care or for reimbursement under a dependent care assistance program.
DNA collection and storage	Generally, no. Temporary storage may be reimbursable under some circumstances, where the DNA is collected as part of the diagnosis, treatment or prevention of an existing or imminent medical condition.
Drug addiction treatment	Yes. Treatment costs at a therapeutic center for drug addiction is reimbursable. See <b>Alcoholism</b> .
Drugs	See <b>Medicines</b> .
Dyslexia	See <b>Language training</b> .
Ear plugs	Yes. If prescribed by a doctor for a specific medical condition.
Eggs and embryos, storage fees	Maybe. If necessary for immediate conception. Storage fees for future conception may not be reimbursable.
Electrolysis or hair removal	No. See <b>Cosmetic surgery</b> .

Exercise equipment or programs	Generally, no. Maybe, if prescribed by a doctor to treat a specific medical condition.
Eye examinations and eyeglasses	Yes. If the eye exam and eyeglasses are for medical reasons and prescribed by a doctor. Materials and equipment needed for using and cleaning are also eligible. See <b>Contact lenses</b> and <b>Sunglasses</b> .
Eye Surgery	Yes. To correct eye vision such as laser surgery or radial keratotomy.
Face lifts	See <b>Cosmetic surgery</b> .
Fees for storage of sperm or embryo	Maybe. If necessary for immediate conception. Storage fees for future conception may not be reimbursable.
Fertility treatments	Yes. If procedures are intended to overcome an inability to have children. Examples are IVF (in vitro fertilization), including temporary storage of eggs or sperm, surgery (including an operation to reverse prior sterilization surgery preventing someone from having children), shots, treatments and Gamete Intrafallopian Transfer (GIFT).
Fitness programs	No. Visits on a per-treatment basis maybe eligible if they are essential to treat a specific medical condition.
Flu shots	Yes.
Fluoridation device	Yes. If for a medical condition. Amount should be limited to cost allocable to current plan year.
Funeral Expenses	No.
Genetic testing	Maybe. If the testing is for determining possible birth defects (e.g., if the mother is over 35) and not for determining the sex of the fetus.
Glucose monitoring equipment	Yes. Blood glucose meters and glucose test strips.
Guide dog or other animal aide	Yes. Amount paid for purchase, training and care of animals used by a visually or hearing-impaired person.
Hair transplant	See <b>Cosmetic surgery</b> .
Hand Gloves – Latex	Yes
Health club dues	No. Fees for specific services at a health club (e.g., physical therapy) if prescribed by a doctor to alleviate a physical or mental defect or illness may be eligible. See <b>Fitness programs</b> and <b>Weight-loss programs</b> .
Health reimbursement arrangements (HRAs)	No. Expenses reimbursed under an HRA cannot also be reimbursed under a health FSA.
Health Institute fees	Maybe. If the treatment is prescribed by a physician and they provide a written statement that it is to alleviate a physical or mental defect or illness.
Hearing aids	Yes. Including batteries.
Herbs and herbal supplements	See <b>Vitamins</b> .
Holistic or natural healers, dietary substitutes and	Maybe. See <b>Alternative healers</b> .
Home care	Yes. If it qualifies as nursing services. See <b>Nursing Services</b> .
Hormone replacement therapy (HRT)	Yes. If legally procured and generally accepted as medicines or drugs to treat a medical condition.
Hospital services	Yes. For inpatient care including lodging and meals.
Household help	No. Only for certain expenses that may qualify as nursing services. See <b>Nursing services</b> .
Illegal operations and treatments	No.
Immunizations (e.g., tetanus or well-baby shots)	Yes.
Insulin and equipment	Yes. Equipment needed to inject the insulin, such as syringes or insulin pump. See <b>Glucose monitoring equipment</b> .
Insurance premiums	No.
Laboratory fees	Yes. If part of medical care.
Lamaze classes	Partial. Expenses may be reimbursable if instruction relates to birth and not child-rearing. The fee will have to be apportioned to exclude instruction in topics such as newborn care. Fees for the coach or significant other are not eligible.
Language training	Yes. For a child with dyslexia or a disabled child. School fees for regular schooling normally do not qualify.
Laser eye surgery/Radial keratotomy	Yes.

Lead-based Paint Removal	Yes. For removing lead-based paints from surfaces in the home to prevent a child who has or has had lead poisoning from eating the paint. These surfaces must be in poor repair and within the child's reach. Repainting costs are not eligible.
Learning disability schooling	Yes. Tuition fees paid to special school and tutoring fees paid to a specialty-trained teacher for a child with severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) are eligible if prescribed by a doctor.
Legal fees	Maybe. For fees for legal services retained to authorize treatment for mental illness. Legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that are not medically necessary are not eligible. Divorce costs are not eligible.
Lodging at a hospital or similar institution	Yes. If there to receive medical care.
Lodging not at a hospital or similar institution	Yes. For amounts limited to \$50 per night per individual if the following conditions are met: (1) the lodging is primarily for, and essential to medical care, (2) the medical care is provided by a doctor in a licensed hospital or medical care facility related to a licensed hospital, (3) the lodging isn't lavish or extravagant (4) there is no significant element of personal pleasure, recreation or vacation in the travel.
Lodging of a companion	Yes. If accompanying a patient for medical reasons and all of the conditions listed above are met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50.00 for each person) is eligible.
Lodging while attending a medical conference	No.
Massage therapy	Generally, no. Unless prescribed by a physician to treat a specific injury or trauma. Not to relieve stress or depression.
Maternity clothes	No.
Meals at a hospital or similar institution	Yes. When receiving inpatient medical care.
Meals not at a hospital or similar institution	No. Expenses for meals and lodging while traveling to receive medical treatment aren't medical care. See <b>Lodging not at a hospital.</b>
Meals of a companion	No.
Meals while attending a medical conference	No. See <b>Medical conference admission.</b>
Medic alert bracelet or necklace	Yes. If prescribed by a physician.
Medicare Part B Premiums	No. Medicare Part B premiums are not eligible.
Medical conference admission, transportation, meals, etc.	Yes. Expenses for admission and transportation to a medical conference relating to a chronic disease of the participant, the participant's spouse or dependent are eligible, if the conference is primarily for and essential to the sick person's medical care. Includes transportation expenses. Attending conference sessions are required. Meals and lodging are not eligible.
Medical monitoring and testing devices (e.g., blood	Yes.
Medical records charges	Yes. For transferring medical records to new practitioner
Medical services	Yes. For medical services provided by Physicians, Surgeons, Specialists or other medical practitioners.
Medicines (controlled substances that do not violate federal law)	Yes. If prescribed by a physician. Some over-the-counter medicines are eligible if permitted under your plan. "Physician" means a doctor of medicine, osteopathy, dental surgery, dental medicine, or optometry, or a chiropractor. Alternative medicine practitioners, naturopaths and holistic healers do not qualify. See <b>Alternative healers, Insulin and Over-the-counter medicines.</b> Prescription drugs that could be used for cosmetic purposes and a medical condition must include a doctor's note stating the specific medical condition. Medicines for cosmetic use are not eligible.
Non-prescription drugs and medicines	Yes. If permitted by your plan. (Requires RX beginning 1/1/11)
Norplant insertion or removal	Yes.
Nursing services	Yes. Including nurses' board where paid by the taxpayer. Amounts spent in wages and other nursing services. Does not include nursing services for a healthy baby.
Nutritionist's professional	Yes. For a medical condition and not for weight loss or general health.
Nutritional supplements	No. See <b>Special foods</b> and <b>Over-the-counter medicine.</b>
Obstetrical expenses	Yes.
Occlusal guards to prevent teeth	Yes.
Operations	Yes. If the operations are legal and not cosmetic. See <b>Cosmetic surgery.</b>
Optometrist	Generally, yes. See <b>Eye exams</b> and <b>Eye glasses.</b>
Organ donors	See <b>Transplants.</b>

Orthodontia	Yes. Special requirements apply. However, not for cosmetic purposes. Please contact TRI-AD. See <b>Pre-payment for services.</b>
Osteopath	Yes.
Over-the-counter medicines	Yes. Examples include (Aspirin, Advil, Midol, Tylenol, Cough and Cold medicine, Cough Drops, Sinus meds, first aid cream, acne medication, visine, contact solution, band-aids, pedialyte, Nicotine gum, Antacids). (Requires RX beginning 1/1/11)
Ovulation monitor	Yes.
Oxygen	Yes. For problems caused by a medical condition.
Parking Fees and/or Tolls	Yes. These are eligible as long they are related to a medical reason. Documentation of medical reason/visit will be needed to verify.
Patterning Exercises	Yes. Services paid to an individual for giving patterning exercises to a mentally retarded child are eligible.
Pedialyte/Pediasure	Yes
Physical exams	Yes.
Physical Therapy	Yes. For a specific medical condition.
Pre-payments for services	No.
Pregnancy abortion	Yes. For legal abortions only.
Pregnancy test — over-the-counter	Yes.
Prenatal vitamins	See <b>Vitamins.</b>
Prescription drugs	Generally, yes. See <b>Medicines</b> and <b>Over-the-counter medicines.</b>
Prescription drug discount	No. Unless actual medical treatment is received (i.e., drugs are received).
Private hospital room	Yes. Only for the amount of a non-private room.
Propecia	No. If for cosmetic male pattern baldness, even if prescribed by a physician. Maybe, if for a medical condition and not cosmetic. See <b>Cosmetic surgery, Medicines, Over-the-counter medicines.</b>
Prosthesis	See <b>Artificial limb.</b>
Psychiatric care	Yes. Amount includes cost of supporting mentally ill dependent at a special center, which provides medical care.
Psychoanalysis	Yes. Except amount paid as part of training to be a psychoanalyst.
Psychologist	Yes.
Reading glasses	Yes.
Retin-A	Generally, no. Must be prescribed by a physician for a medical condition and not for cosmetic purposes. See <b>Over-the-counter medicines.</b>
Rogaine	No. If for cosmetic purposes. Maybe if for a specific medical condition.
Screening tests	Yes. For medical diagnosis such as hearing, vision and cholesterol screenings.
Special schools and education	Yes. Includes teaching Braille to a vision-impaired child, teaching sign language to a hearing-impaired child or giving remedial language training to correct a condition caused by a birth defect.
Sleep Aids	Prescription from physician needed to show medical necessity, otherwise not covered.
Sleep deprivation testing and treatment	Maybe. For testing and treatment, if the person is under the care of a doctor.
Smoking-cessation programs	Generally, yes. See <b>Over-the-counter medicines.</b>
Special foods (e.g., gluten-free or salt-free diet)	Yes. If prescribed by a physician to treat a specific illness or ailment and they do not substitute for normal nutritional requirements. The amount eligible is limited to the cost difference between the special food and the commonly available versions of the same product. Also see <b>Vitamins, Medicines</b> and <b>Over-the-counter medicines.</b>
Stem cell, harvesting and/or storage of	Maybe. For a specific and imminent medical condition that the stem cells are needed to treat. See <b>DNA collection and storage.</b>
Sterilization procedures	Yes. For a legal operation including vasectomy.
Stop-smoking program	Generally, yes. See <b>Smoking cessation program.</b>
Student health fee	No.
Sunglasses	Yes. For prescription sunglasses.
Sunglass clips	No. If not corrective. See <b>Sunglasses.</b>
Sunscreen	Maybe. If the individual had or has skin cancer and if your plan permits over-the-counter medicines. Requires a physician statement that it is required to treat a medical condition. See <b>Over-the-counter medicine.</b>
Surgery	See <b>Operations.</b>
Swimming lessons	Generally, no. Unless prescribed by a physician for a specific medical condition.
Taxes on medical services and products	Generally, yes. For tax imposed on reimbursable medical care of products including local, sales, service and other taxes.

Thermometers	Yes
Teeth whitening	Generally, no for cosmetic purposes. If tooth discoloration (rising to the level of deformity) was caused by disease, birth defect or injury, expenses for teeth whitening might be reimbursable. See <b>Cosmetic surgery</b> .
Telephone for hearing-impaired persons	Yes. For the purchase and repair of special telephone equipment for the hearing-impaired.
Television	Maybe. You can include the cost of any special equipment needed that displays audio for a hearing impaired person.
Transplants	Yes. For surgical, hospital, laboratory and transportation expenses for organ donor.
Transportation	Yes. Primarily for, and essential to, medical care. Parking fees and tolls can also maybe eligible.
Tuition for special needs program	Generally, no. Unless primary purpose is for medical care. Includes reading program for dyslexia. See <b>Learning disability</b> and <b>Special schools and education</b> .
Tuition including separate breakdown for medical expenses	Yes. Charges for specific medical services that are detailed in a bill for college or private school are eligible (not premiums for medical care generally). See <b>Student health fee</b> and <b>Insurance premiums</b> .
Vaccines	Yes.
Varicose veins, treatment of	Generally, no. If for cosmetic reasons. Maybe eligible if the procedure promotes the proper function of the body or prevents or treats an illness. Documentation for medical necessity will be needed.
Vasectomy/Vasectomy	Yes
Viagra	Yes. If prescribed by a physician to treat a medical condition.
Vision discount programs	No. Unless, expense is for actual medical treatment.
Vitamins	No. If they are for general health. If your plan permits over-the-counter medicines, they may be eligible if recommended by a physician to treat a specific medical condition. See <b>Special foods</b> . (Requires RX beginning 1/1/11)
Weight loss program and/or drugs prescribed to induce weight loss (e.g., Phen-fen and Redux)	Yes. For a weight-loss program prescribed by a doctor to treat an existing disease (such as obesity, heart disease or diabetes) and not for general health reasons. The costs of food associated with a weight loss program (such as weight watchers) are not eligible, since they just meet normal nutritional needs. See <b>Exercise programs</b> and <b>Health club dues</b> .
Wheel Chair	Yes. An autoette or wheelchair used mainly for the relief of sickness or disability, and not just to provide transportation to and from work. The cost of operating and maintaining is also a medical expense.
Wigs	Yes. If prescribed by a physician for the mental health of a patient who has lost all of their hair from disease or treatment.
X-ray fees	Yes. For medical reasons.