

# Use Your Health Care Flexible Spending Accounts (FSAs) Wisely...



## Know Your FSA Eligible and Ineligible Expenses

The FSA is an IRS-sanctioned benefit, meaning you can use pre-tax dollars to cover eligible expenses. The IRS defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

To help you better understand what is and isn't eligible, we've developed a list of both.

This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify (for additional information, please visit [www.EvolutionBenefits.com](http://www.EvolutionBenefits.com)).

Take a look at the many ways your FSA can work for you.

Eligible Expenses		
<p><b>Dental Services</b></p> <ul style="list-style-type: none"> <li>Dental X-Rays</li> <li>Dentures</li> <li>Exams/Teeth Cleaning</li> <li>Extractions</li> <li>Fillings</li> <li>Gum Treatment</li> <li>Oral Surgery</li> <li>Orthodontia/Braces</li> </ul>	<ul style="list-style-type: none"> <li>Physical Exam (not employment related)</li> <li>Physical Therapy</li> <li>Reconstructive Surgery (if medically necessary due to congenital defect or accident)</li> <li>Rolfing</li> <li>Speech Therapy</li> <li>Sterilization</li> <li>Transplants (including organ donor)</li> <li>Vaccinations/Immunizations</li> <li>Vasectomy and Vasectomy Reversal</li> <li>Weight Loss Programs (as prescribed by your doctor)</li> <li>Well Baby Care</li> </ul>	<ul style="list-style-type: none"> <li>Prosthesis</li> <li>Splints/Casts or Support Hose (if medically necessary)</li> <li>Syringes</li> <li>Transportation Expenses (essential to medical care)</li> <li>Tuition Fee at Special School for Disabled Child</li> <li>Weight Loss Drugs (to treat specific disease)</li> <li>Wheelchair</li> <li>Wigs (hair loss due to disease)</li> </ul>
<p><b>Lab Exams/Tests</b></p> <ul style="list-style-type: none"> <li>Blood Tests</li> <li>X-Rays</li> <li>Cardiographs</li> <li>Laboratory Fees</li> <li>Metabolism Tests</li> <li>Spinal Fluid Tests</li> <li>Urine/Stool Analyses</li> </ul>	<p><b>Medical Equipment Supplies and Services</b></p> <ul style="list-style-type: none"> <li>Abdominal/Back Supports</li> <li>Ambulance Services</li> <li>Arches/Orthopedic Shoes</li> <li>Contraceptive, prescribed</li> <li>Counseling</li> <li>Crutches</li> <li>Guide Dog (for visually/hearing impaired)</li> <li>Hearing Devices and Batteries</li> <li>Hospital Bed</li> <li>Lead Paint Removal (if not capital expense and incurred for a child poisoned)</li> <li>Learning Disability (special school/teacher)</li> <li>Medic Alert Bracelet or Necklace</li> <li>Oxygen Equipment</li> <li>Prescribed Medical and Exercise Equipment</li> </ul>	<p><b>Medication</b></p> <ul style="list-style-type: none"> <li>Insulin</li> <li>Prescribed Birth Control and Vitamins</li> <li>Prescription Drugs</li> </ul>
<p><b>Vision Services</b></p> <ul style="list-style-type: none"> <li>Eye Examinations</li> <li>Eyeglasses</li> <li>Contact Lenses</li> <li>Laser Eye Surgeries</li> <li>Artificial Eyes</li> <li>Prescription Sunglasses</li> <li>Radial Keratotomy/LASIK</li> </ul>		<p><b>Obstetric Services</b></p> <ul style="list-style-type: none"> <li>Lamaze Class</li> <li>Midwife Expenses</li> <li>OB/GYN Exams</li> <li>OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)</li> <li>Pre and Postnatal Treatments</li> </ul>
<p><b>Medical Treatments/Procedures</b></p> <ul style="list-style-type: none"> <li>Acupuncture</li> <li>Alcoholism (inpatient treatment)</li> <li>Drug Addiction</li> <li>Hearing Exams</li> <li>Hospital Services</li> <li>Infertility</li> <li>In Vitro Fertilization</li> <li>Norplant Insertion or Removal</li> </ul>		<p><b>Practitioners</b></p> <ul style="list-style-type: none"> <li>Allergist</li> <li>Chiropractor</li> <li>Christian Science</li> <li>Dermatologist</li> <li>Homeopath</li> <li>Naturopath</li> <li>Osteopath</li> <li>Physician</li> <li>Psychiatrist</li> <li>Psychologist</li> </ul>



## Eligible Expenses - Over-The-Counter Items

In September 2003, the IRS added certain over-the-counter (OTC) medicines to the list of products eligible for coverage under FSA programs (see IRS Revenue Ruling 2003-102). These OTC products are reimbursable if they are used to alleviate or treat personal injuries, sickness and current illness, but not when used for general health purposes. You should note that, although the IRS sets the general rules for FSA programs, individual employers have the final determination of which expenses are covered and how OTC purchases can be made in the FSA program they offer. In most cases, receipts may be required to validate the purchase.



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### Here is a brief listing of some of the OTCs covered by FSAs:

- Acne Preparations
- Allergy and Sinus Medications (Antihistamines, Claritin, Asthma Flow Meters and Nebulizers, Primatene Mist, Nasal Spray and Strips)
- Baby Care (Petroleum Jelly, Diaper Rash Ointment, Thermometers, Pediatric Electrolyte Solutions)
- Cough, Cold and Flu Medications (Syrups, Capsules, Rubs, Drops)
- Condoms and Contraceptive Devices
- Diabetes Care/Accessories (Blood Test Strips, Glucose Tester, Glucose Food, Monitors and Kits)
- Digestive Aids (Antacids, Laxatives, Lactose Intolerance Medications)
- Eye Care (Contact Lens Solution, Eye Drops, Reading Glasses)
- First Aid Products (Antibiotics, Analgesics and Ointments, Bug Bite and Anti-itch Medications, Sunburn Cream, Bandages, Gauze, Pads and Elastic Bandages, Rubbing Alcohol, Wart Removal Products, Supports and Braces, First Aid Kits, Wound Care Products, Tape and Gloves)
- Foot Care (Cushions, Pads, Creams, Anti-fungal Medications)
- Health Monitors and Medical Equipment (Blood Pressure and Heart Rate Monitors, Crutches, Medical Bracelets, Cholesterol Tests)
- Hemorrhoid Treatments
- Homeopathic Medicines
- Incontinence Supplies
- Lice and Scabies Treatments
- Nausea and Motion Sickness Medications
- Pain and Fever Reducers (Aspirin, Acetaminophen, Ibuprofen, Menstrual Cycle and Migraine Medications, Muscle/Joint Pain Relief Creams and Balms, Heating Pads)
- Pregnancy Products (Ovulation Monitor, Pregnancy Testing Kits, Prenatal Vitamins)
- Smoking Cessation Products (Nicotine Patches, Gum and Lozenges, Inhalers)
- Toothache and Teething Pain Relievers
- Weight Loss Drugs (to treat a specific medical condition)

**Check your plan document or Plan Administrator's web site for more information.**

### Ineligible Expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive. Please visit [www.EvolutionBenefits.com](http://www.EvolutionBenefits.com) for more information.

The IRS does not allow the following expenses to be reimbursed under FSAs:

- Baby-sitting and Child Care
- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs
- Diaper Service
- Electrolysis
- Personal Trainers or Exercise Equipment
- Hair Loss Medication
- Hair Transplant
- Health Club Dues
- Insurance Premiums and Interest
- Long Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Vitamins or Nutritional Supplements
- Swimming Lessons
- Teeth Whitening/Bleaching

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