



# General-Purpose Health Flexible Spending Account (HRE)

## Eligible Expenses

A General Purpose Health Flexible Spending Account is the most common FSA component. PacificSource Administrators also refers to it as a Health Related Expense Account (HRE). This plan allows you to set aside pre-tax dollars to use toward reimbursable healthcare expenses. Your annual Health FSA contribution will be available on the first day of your Plan Year and your Health FSA contributions will be deducted from your pay check in equal amounts throughout the year to fund the account.

- The General Purpose Health FSA allows you to pay for eligible out-of-pocket medical, dental, vision and preventive care expenses.
- You must be eligible for your employer's group sponsored medical plan to enroll in this plan, although do not need to be enrolled.
- The purchase of excessive quantities of a generally eligible expense for future use may not be reimbursable.

All expenses must be incurred for "healthcare", and not cosmetic or for general health purposes. To be considered an eligible expense, any items listed as "Potentially eligible" will require a Letter of Medical Necessity or prescription from your healthcare provider. The letter or prescription must include the item prescribed, condition being treated, and duration of treatment. For your convenience, a Letter of Medical Necessity form is available at [PacificSource.com/psa](http://PacificSource.com/psa) under Forms.

**Please note:** Healthcare reform places restrictions on over-the-counter (OTC) medicines. Effective January 1, 2011, most OTC medicines and drugs (excluding insulin) will require a Letter of Medical Necessity or prescription from your healthcare provider. Please note this ruling does not affect all OTC items, only those considered medicines or biologicals.

The following expenses are commonly requested for reimbursement from the General Purpose Health FSA. This list is not comprehensive and is subject to change. In order for any expense to be eligible supporting documentation is required. Documentation must include:

- the date the service was incurred (not necessarily equal to the date of payment)
- a brief description of the service or product,
- the amount paid for the service,
- the patient responsibility (the amount you owed the provider or merchant) for the service or product after the insurance has paid (if insurance was billed).

On the next page is a list of eligible, ineligible and potentially eligible expenses with a General Purpose Health FSA.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>AA meetings/ Alcoholism treatment</b>	Eligible	Transportation expenses associated with outpatient care or attending meetings of an AA group are eligible. Expenses for inpatient treatment (including meals and lodging), at a center for alcohol addiction are also eligible.
<b>Abortion</b>	Eligible	Illegal operations are not eligible.
<b>Acne treatment</b>	Potentially eligible	The cost of treatment is generally eligible because acne is considered a disease. OTC medications require a prescription to be eligible. Regular skin care expenses are ineligible. For treatments that are considered medical and cosmetic (e.g., Retin-A), a Letter of Medical Necessity is required. See also Drugs and medicines and Cosmetics.
<b>Activity tracker</b>	Potentially eligible	Only eligible if recommended by a doctor to treat a diagnosed condition. A Letter of Medical Necessity is required. See also Applications, electronic and Capital Expenses.
<b>Acupuncture</b>	Eligible	
<b>Adaptive equipment</b>	Potentially eligible	Examples: items that assist with daily living activities (e.g., feeding, bathing, toileting, mobility). The purpose of the item must be to alleviate sickness or disability. For some items, only the difference in cost of the special item and regular version is eligible. Includes various items that assist individual in performing activities of daily living. A Letter of Medical Necessity is required.
<b>Adoption, pre-adoption medical expenses</b>	Eligible	Medical expenses incurred before an adoption is finalized are eligible, if the child qualifies as your tax dependent when the services/items are provided. Adoption fees and other nonmedical expenses incurred in connection with adoption assistance are not eligible under the Health FSA.
<b>Air conditioners and purifiers</b>	Potentially eligible	Eligible if the primary purpose is to treat or alleviate a medical condition. If attached to a home, only the amount spent less the added property value is eligible. A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
<b>Allergy medicine</b>	Potentially eligible	Examples: Alavert, Claritin, Zyrtec. A Letter of Medical Necessity is required.
<b>Allergy treatment products; household improvements to treat allergies</b>	Potentially eligible	Some expenses are generally ineligible (e.g., vacuum or pillow). In order to be eligible, the item must be required to treat a severe allergy. For more personal items, such as a vacuum cleaner with a HEPA filter, only the difference in cost between the special item and the normal item is eligible. A Letter of Medical Necessity is required.
<b>Alternative healers, dietary substitutes, and drugs and medicines</b>	Potentially eligible	May be considered medical care if drugs and medicines recommended by alternative healers treat a specific medical condition. Food or food substitutes that would normally meet nutritional requirements are ineligible. A Letter of Medical Necessity is required.
<b>Ambulance</b>	Eligible	See also Transportation expenses for person to receive medical care.
<b>Analgesics</b>	Potentially eligible	Examples: Advil, Aspirin, Motrin, Tylenol. A Letter of Medical Necessity or prescription is required.
<b>Antacids</b>	Potentially eligible	Examples: Maalox, Prilosec OTC, Zantac. A Letter of Medical Necessity or prescription is required.
<b>Antibiotic ointments</b>	Potentially eligible	Examples: Bactine, Bacitracin, Neosporin. A Letter of Medical Necessity or prescription is required.
<b>Antihistamines</b>	Potentially eligible	Examples: Benadryl, Claritin. A Letter of Medical Necessity or prescription is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Anti-itch creams</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Applications, electronic</b>	Potentially eligible	Only eligible if the purpose is for the treatment of an illness that has been diagnosed by a doctor. Ineligible if the primary purpose is for general health or the scheduling of appointments. A Letter of Medical Necessity is generally required. See also Capital expenses.
<b>Arthritis gloves</b>	Eligible	
<b>Artificial limbs and teeth</b>	Eligible	
<b>Asthma treatments</b>	Eligible	Includes prescribed asthma medications and delivery devices (e.g., inhalers and nebulizers).
<b>Automobile modifications</b>	Potentially eligible	A Letter of Medical Necessity is required to demonstrate that the expense is for care. Expenses of operating a specially equipped car do are not eligible. See also Transportation.
<b>Babysitting and child care</b>	Ineligible	Services for a normal healthy baby (e.g., babysitting and nursing) are ineligible. See also Disabled dependent care expenses.
<b>Bandages</b>	Eligible	Example: Ace, Band-Aid, Curad
<b>Batteries</b>	Potentially eligible	Only eligible if used for operation of an eligible device (e.g., hearing aid). See also Breast pumps, Durable medical equipment, Scooter, electric, and Wheelchair.
<b>Birth-control</b>	Eligible	Prescription birth-control pills are eligible. See also Contraceptives.
<b>Birthing classes</b>	Potentially eligible	Expenses for instruction that relates to birth, and not child rearing/care, are eligible for reimbursement. The fee may need to be apportioned to exclude instruction in these topics. Expenses for the coach or significant other are not eligible. See also Lamaze classes.
<b>Blood storage</b>	Potentially eligible	Fees for temporary storage (12 month max) for use during a scheduled surgery are eligible. Fees for indefinite storage, just in case, are not eligible.
<b>Blood-pressure monitors</b>	Eligible	Used for diagnostic purposes.
<b>Blood-sugar test kits and test strips</b>	Eligible	Used for diagnostic purposes.
<b>Body scans</b>	Eligible	Used for diagnostic purposes.
<b>Books, health- related</b>	Potentially eligible	Only eligible if recommended to treat a physician diagnosed illness (such as asthma or diabetes). The primary purpose must be for treatment of the disease, not for general health. A Letter of Medical Necessity is required.
<b>Braille books and magazines</b>	Eligible	Only the difference in cost of the regular printed material is eligible.
<b>Breast pumps</b>	Eligible	Other devices that assist with lactation are also eligible. Devices that improve the convenience of lactation (e.g., special bra) are generally ineligible.
<b>Breast reconstruction following mastectomy</b>	Eligible	Eligible if the surgery was done for cancer. The rules for cosmetic procedures do not apply here.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Capital expenses</b>	Potentially eligible	Eligible if the primary purpose is for medical care and the expense would not otherwise be incurred. Examples: improvements or special equipment added to the home or automobile. The amount of the expense that is eligible depends on the extent to which it permanently improves the property. A Letter of Medical Necessity is required. See also Automobile modifications and Air conditioners and purifiers.
<b>Carpal tunnel wrist supports</b>	Eligible	Used for medical care.
<b>Chelation therapy</b>	Eligible	Eligible if used to treat a medical condition (e.g., lead poisoning).
<b>Childbirth classes</b>	Potentially eligible	See also Lamaze classes
<b>Chiropractors</b>	Eligible	Used for medical care.
<b>Chondroitin</b>	Eligible	Eligible if used for arthritis treatment, not simply prevention.
<b>Christian Science practitioners</b>	Potentially eligible	Fees for medical care are eligible. See also Alternative healers.
<b>Circumcision</b>	Eligible	For medical care.
<b>Classes, health- related</b>	Potentially eligible	Only eligible if recommended to treat an illness diagnosed by a doctor. The purpose of the expense must be for treatment of the disease rather than the promotion of general health. A Letter of Medical Necessity is required.
<b>Club dues and fees</b>	Potentially eligible	See also Health club fees
<b>COBRA premiums</b>	Ineligible	COBRA premiums are ineligible expenses for the Health FSA
<b>Coinsurance amounts</b>	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.
<b>Cold medicine</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Cold/hot packs</b>	Eligible	The cold/hot packs must be sold as medical supplies to be eligible. Packs sold for other purposes are ineligible.
<b>Compression hose</b>	Eligible	Eligible when used to treat circulatory conditions. Ineligible if used for personal or preventive reasons.
<b>Condoms</b>	Eligible	
<b>Contact lenses, materials, and equipment</b>	Eligible	Supplies required for using the lenses are eligible if used for medical purposes (e.g., saline solution and enzyme cleaner). Cosmetic lenses (e.g., to change one's eye color) are ineligible. Contact lens insurance is also ineligible.
<b>Contraceptives</b>	Potentially eligible	Examples: Spermicidal foam, Morning-after pill. A Letter of Medical Necessity or prescription is required.
<b>Controlled substances in violation of federal law</b>	Ineligible	Any substance that violates federal law (e.g., the Controlled Substances Act) is not eligible, even if a state law allows its use with a prescription (e.g., marijuana prescribed to treat a specific medical condition).
<b>Copayments</b>	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Cosmetic procedures</b>	Potentially Eligible	Most cosmetic procedures are ineligible as they are directed at improving the patient's appearance. Examples include face lifts, hair transplants, hair removal, teeth whitening, and liposuction. The eligible exception is if the procedure is required to help with a deformity resulting from a genetic abnormality, accident, trauma, or disfiguring disease.
<b>Cosmetics</b>	Ineligible	Cosmetics are used primarily for personal purposes, and are intended for cleansing, beautifying, promoting attractiveness, or altering the appearance. These types of expenses are not eligible for reimbursement. Examples: skin moisturizers, perfumes, lipsticks, fingernail polish, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants.
<b>Cough suppressants</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Counseling</b>	Eligible	Eligible if for a medical reason. Couples, marriage, or family counseling is ineligible.
<b>CPAP (Continuous Positive Airway pressure) devices</b>	Eligible	Primary purpose is for medical care.
<b>CPR Classes</b>	Ineligible	Although someone may be able to provide care after taking the course, the expense of the class does not directly facilitate care.
<b>Crowns, dental</b>	Potentially eligible	Ineligible if used for cosmetic purposes. See also Cosmetic procedures.
<b>Crutches</b>	Eligible	Eligible whether purchased or rented.
<b>Dancing lessons</b>	Potentially eligible	Ineligible if the primary purpose is to improve general health. Eligible if it is recommended by a medical professional to treat a specific medical condition (e.g., post-surgery rehab program). A Letter of Medical Necessity is required to show that it is for medical care.
<b>Decongestants</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Deductibles</b>	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.
<b>Dental floss</b>	Ineligible	Used for general health.
<b>Dental sealants</b>	Eligible	Used for medical care.
<b>Dental treatment</b>	Eligible	Includes services for teeth cleaning, application of sealants, and fluoride treatments to prevent tooth decay, X-rays, fillings, braces, extractions, dentures, and treatment of other similar dental ailments. Reimbursements for orthodontia will require an ortho contract. Teeth whitening/bleaching, veneers, and other cosmetic dental treatments are not eligible.
<b>Dentures and denture adhesives</b>	Eligible	Used for medical care.
<b>Deodorant</b>	Ineligible	Considered for cosmetic purposes.
<b>Dependent care expenses</b>	Ineligible	Ineligible, even if they are incurred so that you can receive medical care (e.g., hiring a babysitter). See also Disabled dependent care expenses.
<b>Diabetic socks</b>	Potentially eligible	Only the excess cost of diabetic socks over regular socks is eligible when used to treat diabetic conditions. Ineligible if used for personal or preventive reasons.
<b>Diabetic supplies</b>	Eligible	Used for medical care.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Diagnostic items/ services</b>	Eligible	Procedures to determine the presence of a disease or dysfunction of the body are eligible (e.g., tests to detect stroke, diabetes, osteoporosis, thyroid conditions, and cancer).
<b>Diaper rash ointments</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Diapers or diaper service</b>	Potentially eligible	Regular diapers or diaper services for newborns are ineligible. Diapers or diaper services used to alleviate a diagnosed medical condition may be eligible. A Letter of Medical Necessity is required to show that it is for care.
<b>Diarrhea medicine</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required. Examples: Imodium, Kaopectate.
<b>Diet foods</b>	Ineligible	Costs of special foods to treat a specific disease (e.g., obesity) are ineligible to the extent that they satisfy ordinary nutritional requirements. The costs of food associated with a weight-loss program (e.g., special pre-packaged meals) are ineligible.
<b>Dietary supplements</b>	Potentially eligible	Ineligible if the only purpose is for general health (e.g., dietary, nutritional, or herbal supplements, as well as vitamins and natural medicines). A Letter of Medical Necessity is required to show that it is primarily for medical care.
<b>Disabled dependent care expenses</b>	Potentially eligible	Eligible if for the medical care of the disabled dependent. Some eligible expenses may be reimbursable with the Dependent Care Expense Account, but can only be reimbursed under one account. A Letter of Medical Necessity is required. Please see the Dependent Care Assistance Program (DCAP) Examples of Eligible Expenses for further information.
<b>DNA collection and storage</b>	Potentially eligible	Generally ineligible. Temporary storage may be eligible under some circumstances (e.g., the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition).
<b>Doula</b>	Potentially eligible	Only eligible if the doula provides medical care for the mother or child. Ineligible if the doula provides emotional support, parenting information, child care, and housekeeping.
<b>Drug addiction treatment</b>	Eligible	Amounts paid for both inpatient and outpatient treatment at a center for drug addiction are eligible.
<b>Drug overdose, treatment of</b>	Eligible	
<b>Drug testing kits for home use</b>	Potentially Eligible	Generally ineligible if the kit tests for the presence of controlled substances since they are not used to treat a medical condition. May be eligible if it is used during the process of treating a medical condition (e.g., addiction). A Letter of Medical Necessity is required.
<b>Drugs and medicines</b>	Potentially eligible	Eligible if primarily for medical care, legally procured, and generally accepted as medicines and drugs. A Letter of Medical Necessity or prescription is required, unless the expense is insulin.
<b>Dyslexia</b>	Potentially eligible	A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
<b>Ear care</b>	Potentially eligible	Un-medicated ear drops, syringes, and ear wax removal is eligible. Medicated ear drops or ear wax removal products will require a Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
<b>Ear piercing</b>	Ineligible	Considered cosmetic.
<b>Ear plugs</b>	Potentially eligible	Eligible if recommended by a doctor to treat a specific medical condition. A Letter of Medical Necessity is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Eczema treatment</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Egg donor fees</b>	Potentially eligible	Eligible examples include: amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract.
<b>Eggs and embryo storage fees</b>	Potentially eligible	Eligible only if the storage is temporary and necessary for immediate conception. A Letter of Medical Necessity is required.
<b>Electrolysis or hair removal</b>	Ineligible	Considered cosmetic.
<b>Elevator</b>	Potentially eligible	Eligible if installation is advised by a doctor so someone with heart disease won't climb stairs. Only the expense in excess of the added property value is eligible. A Letter of Medical necessity is required.
<b>Exercise equipment or programs</b>	Potentially eligible	Only eligible if necessary to treat an illness (e.g., obesity) diagnosed by a doctor and the primary purpose is for medical care, not general health. A Letter of Medical Necessity is required to show the expense was only incurred for the medical care.
<b>Expectorants</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Eye drops</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Eye exams, eyeglasses, and equipment</b>	Eligible	Examples include: materials and equipment needed for using and cleaning the eyeglasses, and reading glasses purchased over-the-counter.
<b>Face creams</b>	Ineligible	Considered cosmetic.
<b>Face lifts</b>	Ineligible	Considered cosmetic.
<b>Feminine hygiene products</b>	Ineligible	Considered to be used to maintain general health.
<b>Fertility treatments</b>	Potentially eligible	Eligible if the procedures are intended to overcome an inability to have children and are performed on you, your spouse, or your dependent. In vitro surrogate expenses are usually ineligible. Egg donor expenses are also ineligible unless preparatory to a procedure performed on you, your spouse, or a dependent.
<b>Fever-reducing medications</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Fiber supplements</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>First aid creams</b>	Potentially eligible	Examples: Neosporin, Calamine Lotion, A Letter of Medical Necessity or prescription is required.
<b>First aid kits</b>	Eligible	
<b>Fitness programs</b>	Potentially eligible	Only eligible if required to treat an illness (such as obesity) diagnosed by a physician. The purpose of the expense must be to treat a disease (not to promote general health), and the expense must not have been incurred "but for" this purpose. Health clubs memberships effective prior to being diagnosed with an eligible medical condition are ineligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. Dates of visits to the health club will need to be obtained from a health club employee.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Flu shots</b>	Eligible	
<b>Fluoridation services</b>	Eligible	Eligible if the service is to prevent tooth decay and recommended by a dentist. The eligible cost is limited to the amount allocable to the current year.
<b>Fluoride rinses</b>	Potentially eligible	A Letter of Medical Necessity or prescription is required.
<b>Food thickeners</b>	Potentially eligible	A Letter of Medical Necessity is required to show that it is primarily for medical care.
<b>Foods</b>	Potentially eligible	Special foods to treat a specific disease, such as obesity, are ineligible if they are used as a substitute for regular nutritional requirements. Food prescribed by a medical practitioner to treat a specific disease that does not substitute for normal nutritional requirements may be eligible for reimbursement of the amount in which the food exceeds the cost of regular versions of the item. A Letter of Medical Necessity is required.
<b>Foreign countries, medical care received in</b>	Potentially eligible	For an expense to be eligible, it must satisfy the same conditions if it were incurred in the U.S. The service must be legal in both the U.S. and the foreign country. Additional rules apply to medicines and drugs. See also Prescription drugs and medicines obtained from other countries.
<b>Founder's fee</b>	Ineligible	Founder's fees paid under an agreement with a retirement home are ineligible for reimbursement.
<b>Funeral expenses</b>	Ineligible	
<b>Gambling problem, treatment for</b>	Potentially eligible	A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
<b>Gauze pads</b>	Eligible	
<b>Genetic testing</b>	Potentially eligible	Eligible if testing is done to diagnose a medical condition or to determine possible defects. Testing to determine the sex of a fetus is not eligible. A Letter of Medical Necessity is required.
<b>Glucosamine</b>	Eligible	Eligible if used for arthritis treatment, not simply prevention.
<b>Glucose- monitoring equipment</b>	Eligible	Considered primarily for medical care because they are diagnostic.
<b>Guide dog</b>	Eligible	Expense of buying, training, and maintaining a guide dog or other animal to assist a visually or hearing impaired person, or a person with other physical impairments would qualify. In general, this includes any cost incurred for maintaining the animal's vitality or health. Examples include: food, grooming, and veterinary care. Also see Service Animal.
<b>Hair colorants</b>	Ineligible	Cosmetic.
<b>Hair removal</b>	Ineligible	Hair transplants also are ineligible.
<b>Hand lotion</b>	Ineligible	Cosmetic.
<b>Hand sanitizer</b>	Potentially eligible	Ineligible if used for general health purposes or other personal reasons (e.g., as a toiletry). A Letter of Medical Necessity or prescription is required.
<b>Headache medications</b>	Potentially eligible	Examples: Advil, Aspirin, Tylenol. A Letter of Medical Necessity or prescription is required.



Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Health club fees</b>	Potentially eligible	Fees incurred upon the advice of a medical practitioner to treat a specific medical condition (e.g., rehabilitation after back surgery or treatment for obesity) may be eligible. The expense must not have been incurred "but for" the disease (e.g., if you belonged to the health club before being diagnosed then the fees are not eligible). The fees are no longer eligible once the treatment is no longer needed. A Letter of Medical Necessity is required.
<b>Health institute fees</b>	Potentially eligible	Only eligible if the treatment is prescribed by a doctor. A Letter of Medical Necessity is required.
<b>Hearing aids</b>	Eligible	Includes hearing aid batteries, repair, and maintenance.
<b>Hemorrhoid treatments</b>	Potentially eligible	Example: Preparation H. A Letter of Medical Necessity or prescription is required.
<b>Herbs</b>	Potentially eligible	A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
<b>Home improvements (such as exit ramps, widening doorways, etc.)</b>	Potentially eligible	Improvements or special equipment added to a home (e.g., an elevator or inclinator) or other capital expenditures may be eligible if the primary purpose of the expenditure is medical care for you (or your dependent) and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. The amount of the expense that would be eligible depends on the extent to which the expense permanently improves the property. See also Elevator and Inclinator.
<b>Hormone replacement therapy (HRT)</b>	Potentially eligible	Eligible if used primarily for medical care (e.g., to treat menopausal symptoms such as hot flashes, night sweats, etc.). Ineligible if primarily for maintaining general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Hospital services</b>	Eligible	Inpatient care expenses including meals and lodging at a hospital or similar institution are only eligible if the reason for being there is to get medical care.
<b>Household help</b>	Ineligible	
<b>Humidifier</b>	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Hypnosis</b>	Potentially eligible	Must be performed by a professional to treat a medical condition, or for other medical purposes (e.g., smoking cessation) to be eligible. Ineligible if for general stress relief, enjoyment, or other personal purposes. A Letter of Medical Necessity is required.
<b>Illegal operations and treatments</b>	Ineligible	Ineligible, even if they are rendered or prescribed by licensed medical practitioners.
<b>Immunizations</b>	Eligible	
<b>Inclinator</b>	Potentially eligible	May be eligible to the extent of the amount in excess of value enhancement to the property, if the primary purpose of the expenditure is medical care for you (or your spouse or dependent). The expense must only be incurred for medical care. A Letter of Medical Necessity is required.
<b>Incontinence supplies</b>	Eligible	Items used to relieve adult incontinence are eligible.
<b>Infant formula</b>	Potentially eligible	Only the excess cost of special formula is eligible if intended to treat a specific medical condition. A Letter of Medical Necessity is required. See also Foods.
<b>Insect-bite creams and ointments</b>	Potentially eligible	Examples: Benadryl, Cortaid. A Letter of Medical Necessity or prescription is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Insulin</b>	Eligible	Equipment required to inject the insulin (e.g., syringes or insulin pumps) are also eligible.
<b>Insurance premiums</b>	Ineligible	Not eligible under a Health FSA.
<b>IVF (in vitro fertilization)</b>	Potentially eligible	Eligible to the extent that procedures are intended to overcome an inability to have children and are performed on you, your spouse, or your dependent. Expenses paid to or for an in vitro surrogate are generally ineligible, as are egg donor expenses unless preparatory to a procedure performed on you, your spouse, or a dependent.
<b>Laboratory fees</b>	Eligible	
<b>Lactation consultant</b>	Potentially eligible	A Letter of Medical Necessity is required.
<b>Lactose intolerance tablets</b>	Potentially eligible	Example: Lactaid. A Letter of Medical Necessity or prescription is required.
<b>Lamaze classes</b>	Eligible	
<b>Language training</b>	Potentially eligible	Eligible if expenses are for a child with dyslexia or an otherwise disabled child. Regular schooling expenses are ineligible. A Letter of Medical Necessity is required.
<b>Laser eye surgery; Lasik</b>	Eligible	
<b>Late fees</b>	Ineligible	Fees or finance charges for late payment of a medical bill are not eligible for reimbursement.
<b>Laxatives</b>	Potentially eligible	Example: Ex-Lax. A Letter of Medical Necessity or prescription is required.
<b>Lead-based paint removal</b>	Potentially eligible	Only eligible if the surface is in poor repair (peeling or cracking) or within the child's reach. The cost of removing lead-based paints from the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint is eligible. Coverings for the paint would be considered Capital expenses. A Letter of Medical Necessity is required.
<b>Learning disability, instructional fees</b>	Potentially eligible	Tuition and tutoring fees paid to a specially trained teacher for a child with learning disabilities from mental or physical impairments are eligible if prescribed. A Letter of Medical Necessity is required.
<b>Legal fees in connection with fertility treatments</b>	Potentially eligible	Fees must be connected to a medical procedure performed upon you (or your spouse or dependent) in order to be eligible.
<b>Legal fees, general</b>	Potentially eligible	May be eligible if the legal fees are in connection with a medical procedure performed upon you (or your spouse or dependent), or to authorize treatment of a mental illness. Fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care are ineligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Lice treatment</b>	Potentially eligible	A Letter of Medical Necessity is required. See also Drugs and medicines
<b>Lipsticks</b>	Ineligible	Cosmetic.
<b>Lip products; medicated</b>	Potentially eligible	A Letter of Medical Necessity is required. See also Drugs and
<b>Liquid adhesive for small cuts</b>	Eligible	

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Lodging not at a hospital or similar institution</b>	Potentially eligible	Up to \$50 per night may be eligible and the following must be met: (1) primarily for and an essential part of the medical care; (2) a physician provides the care in a licensed hospital or care facility associated with a licensed hospital; (3) not extravagant; (4) personal pleasure, recreation, or vacation is not a significant part. A Letter of Medical Necessity is required.
<b>Lodging of a companion</b>	Potentially eligible	Only eligible if lodging with the patient for medical reasons and the above conditions are met. In this case, up to \$50 per person per night may be eligible. A Letter of Medical Necessity is required.
<b>Long-term care services</b>	Ineligible	Long-term care services, even those that a chronically ill individual requires and that are prescribed by a licensed healthcare practitioner under a plan of care, cannot be reimbursed on a tax-free basis, even if they are otherwise eligible as medical care expenses.
<b>Makeup</b>	Ineligible	
<b>Marijuana or other controlled substances in violation of federal law</b>	Ineligible	Ineligible, even if prescribed. See also Controlled substances in violation of federal law
<b>Masks, disposable</b>	Eligible	Eligible when used as a first aid item. Ineligible if used for general health purposes or other personal reasons.
<b>Massage therapy</b>	Potentially eligible	Massages to improve general health or stress are ineligible. Eligible if the massage therapy was recommended by a physician to treat a specific injury or trauma. A Letter of Medical Necessity is required.
<b>Mastectomy- related special bras</b>	Eligible	Only eligible if it follows a mastectomy for cancer.
<b>Maternity clothes</b>	Ineligible	
<b>Mattresses</b>	Ineligible	May be eligible if a special mattress is prescribed to treat a specific medical condition. A Letter of Medical Necessity is required.
<b>Meals in a hospital or similar institution</b>	Potentially eligible	Eligible if the primary purpose of the inpatient visit is to provide medical care. Meals must be a necessary incident part of the continuing medical care. Meals that are not an inseparable part of the medical care are ineligible. Meals of a companion are ineligible.
<b>Medical alert bracelet or necklace</b>	Eligible	
<b>Medical conference admission, transportation, meals, etc.</b>	Potentially eligible	Admission and transportation expenses are only eligible if the following conditions are met: (1) relate to a chronic disease suffered by you, your spouse, or your dependent; (2) primarily for and essential to the person in need of medical care. The expenses of meals and lodging while attending the conference are ineligible.
<b>Medical information plan charges</b>	Eligible	Expenses paid to a plan to keep medical information electronically for you, your spouse, or your dependents are eligible.
<b>Medical monitoring and testing devices</b>	Eligible	Examples include: blood-pressure monitors, syringes, glucose kit, pregnancy tests, etc.
<b>Medical records charges</b>	Eligible	Fees associated with transferring medical records to a new medical practitioner are eligible.
<b>Menstrual pain relievers</b>	Potentially eligible	Examples: Midol, Pamprin. A Letter of Medical Necessity or prescription is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Mentally handicapped, special home for</b>	Potentially eligible	May be eligible if the mentally handicapped person is in a special home (not the home of a relative) and recommended by a psychiatrist. It should help the person adjust from a mental hospital to community life. A Letter of Medical Necessity is required.
<b>Midwife</b>	Eligible	See also Doula.
<b>Mineral supplements</b>	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Missed appointment fees</b>	Ineligible	
<b>Moisturizers</b>	Ineligible	
<b>Morning After contraceptive pills</b>	Potentially eligible	A prescription is required in order to be eligible.
<b>Motion sickness pills</b>	Potentially eligible	Examples: Bonine, Dramamine. A Letter of Medical Necessity or prescription is required.
<b>Mouthwash</b>	Potentially Eligible	Mouthwash recommended for gingivitis by a doctor may be eligible. See also Cosmetics and Toiletries.
<b>Nail polish</b>	Ineligible	See also Cosmetics and Toiletries
<b>Nasal strips or sprays</b>	Potentially eligible	Eligible if they are primarily used for medical care (e.g., treatment of sinus problems or sleep apnea). A Letter of Medical Necessity or prescription is required.
<b>Nicotine gum or patches</b>	Potentially eligible	Examples: Nicoderm, Nicorette. A letter of medical necessity or prescription is required.
<b>Nursing services for a baby</b>	Potentially Eligible	Only eligible if baby is not normal and not healthy.
<b>Nursing services provided by a nurse or other attendant</b>	Potentially eligible	Services can be provided in the participant's home or another location and by someone who is not a nurse as long as the services would typically be provided by a nurse. Examples: providing medication, bathing, and changing wound dressings. Household and personal services are ineligible and such expenses must be listed separately. A Letter of Medical Necessity is required to show the service is for care.
<b>Nutritional supplements</b>	Potentially Eligible	Generally ineligible. A Letter of Medical Necessity is required to show the service is for care.
<b>Nutritionist's professional expenses</b>	Potentially Eligible	May be eligible if related to a diagnosed condition. Ineligible if for general health. A Letter of Medical Necessity is required to show the service is for care.
<b>Obstetrical expenses</b>	Eligible	
<b>Occlusal guards to prevent teeth grinding</b>	Eligible	
<b>Occupational therapy</b>	Potentially Eligible	Generally eligible if the primary purpose is to treat or help with a medical condition. A Letter of Medical Necessity is required to show the service is to treat the medical condition.
<b>Operations</b>	Eligible	Eligible if the operation is legal and non-cosmetic. See also Cosmetic procedures.
<b>Optometrist</b>	Eligible	See also Eye examinations, eyeglasses equipment and materials.
<b>Organ donors</b>	Eligible	See also Transplants.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Orthodontia</b>	Eligible	Please see Guidelines for Orthodontia Reimbursements located in the Forms section.
<b>Orthopedic inserts</b>	Eligible	Eligible if for the treatment of weak or injured body parts. Ineligible if used for odor or comfort.
<b>Orthopedic shoes</b>	Potentially eligible	The difference in cost between the orthopedic and regular shoe is eligible. Ineligible if shoes are used for personal or preventative purposes. A Letter of Medical Necessity is required to show the purpose of the shoe.
<b>Osteopath fees</b>	Eligible	
<b>Ovulation monitor</b>	Eligible	See also Medical monitoring and testing devices and Pregnancy test kits
<b>Oxygen</b>	Eligible	Examples: oxygen and equipment used to treat breathing problems
<b>Pain relievers</b>	Potentially eligible	Examples: Advil, Aspirin, Tylenol. A Letter of Medical Necessity or prescription is required, even if they are available without a prescription.
<b>Perfume</b>	Ineligible	See also Cosmetics and Toiletries.
<b>Personal trainer fees</b>	Potentially eligible	Only eligible if recommended by a doctor to treat a disease or injury and for a limited amount of time. A Letter of Medical Necessity is required to show that the service is for care. See also Weight-loss programs and/or drugs prescribed to induce weight loss.
<b>Petroleum jelly</b>	Potentially eligible	Example: Vaseline. May be eligible if used to treat a specific condition. Ineligible if used for personal reasons, such as cosmetically. A Letter of Medical Necessity is required.
<b>Physical exams</b>	Eligible	
<b>Physical therapy</b>	Eligible	
<b>Pregnancy tests</b>	Eligible	See also Medical monitoring and testing devices and Ovulation monitor.
<b>Prenatal vitamins</b>	Potentially eligible	Eligible if taken during pregnancy. Other vitamins are not generally eligible. See also Vitamins.
<b>Prepayments</b>	Ineligible	Payments for services or collateral that has not been utilized are ineligible. (I can't see the full text box in review mode)
<b>Prescription drug discount programs</b>	Ineligible	Ineligible because the fee is not for care. The actual prescription, however, is eligible.
<b>Prescription drugs</b>	Eligible	Ineligible if used for primarily cosmetic purposes. See also Drugs and medicines
<b>Prescription drugs and medicines obtained from other countries</b>	Potentially eligible	Importing prescription drugs from other countries generally will violate federal law. A drug or medicine may be eligible if it is purchased and consumed in the other country and is legal in both that country and the U.S., or the FDA announces it can be legally imported by individuals.
<b>Preventive care screenings</b>	Eligible	Tests must be used for diagnosis of a medical condition. Examples: vision and cholesterol screenings.
<b>Probiotics</b>	Potentially eligible	Eligible if the expense is for a specific medical condition and not for general health. A Letter of Medical Necessity is required.
<b>Propecia</b>	Potentially eligible	Ineligible if for cosmetic purposes. Only eligible if it helps with deformity resulting from an innate abnormality, accident, or disease. See also Cosmetic procedures and Drugs and medicines.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Prosthetics</b>	Eligible	See also Artificial limbs and teeth.
<b>Psychiatric care</b>	Eligible	Example: cost of special medical care center for mentally ill dependent
<b>Psychoanalysis and psychologist</b>	Potentially Eligible	Eligible if primarily for medical care. Ineligible if for general improvement of mental health of stress relief or personal enjoyment. Letter of Medical Necessity is required to prove that the service is for care.
<b>Reading glasses</b>	Eligible	Examples: Prescription and non-prescription reading glasses
<b>Rehydration solution</b>	Potentially Eligible	Example: Pedialyte. Athletic rehydration fluids are generally ineligible. A Letter of Medical Necessity is required.
<b>Retin-A</b>	Potentially eligible	Example: treatment of acne vulgaris. Eligible if used for a specific medical condition. Ineligible if for cosmetic purposes. A Letter of Medical Necessity is required.
<b>Rogaine</b>	Potentially eligible	Ineligible if used for cosmetic purposes. A Letter of Medical Necessity is required to show that it is for care. See also Propecia and Drugs and medicines.
<b>Rubbing alcohol</b>	Eligible	Eligible if used for first-aid purposes.
<b>Rubdowns</b>	Potentially eligible	Generally ineligible. A Letter of Medical Necessity is required.
<b>Safety glasses</b>	Ineligible	Only prescription lenses are eligible. Eligible only if prescription lenses.
<b>Schools and education, residential</b>	Potentially eligible	Some payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions are eligible if medical care is the primary purpose. A Letter of Medical Necessity is required to show that it is for care.
<b>Schools and education, special</b>	Potentially eligible	Examples: teaching braille or lip reading, remedial language training for congenital condition. Eligible if the principal reason for attending the special school is to ameliorate the disability of a mentally or physically disabled person. Ineligible if attendance is for attitude improvement. A Letter of Medical Necessity is required to show that attendance is primarily for medical care.
<b>Screening tests</b>	Eligible	Only eligible if the purpose of the test is to provide a medical diagnosis.
<b>Service Animal, to assist with mental health disabilities</b>	Eligible	Expenses of buying, training, and maintaining a service animal to assist an individual with mental health disabilities may qualify if the individual can show that he or she is using the service animal primarily for medical care to alleviate a mental defect or illness and would not have paid the expenses but for the defect or illness. May require a Letter of Medical Necessity. Also see Guide dog.
<b>Shampoos</b>	Ineligible	See also Cosmetics and Toiletries
<b>Shaving cream or lotion</b>	Ineligible	See also Cosmetics and Toiletries
<b>Shipping and handling fees</b>	Eligible	Shipping and handling fees that are an inseparable part of the item whose purpose is medical care are eligible.
<b>Sinus medications</b>	Potentially eligible	Example: Sudafed. A Letter of Medical Necessity or prescription is required.
<b>Sleep treatment</b>	Eligible	
<b>Smoking- cessation medications</b>	Potentially eligible	A Letter of Medical Necessity is required. See also Drugs and medicines and Nicotine gum or patches.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Smoking- cessation programs</b>	Eligible	See also Smoking-cessation medications.
<b>Soaps</b>	Ineligible	See also Cosmetics and Toiletries
<b>Speech therapy</b>	Eligible	
<b>Sperm, storage fees</b>	Potentially eligible	Temporary storage fees for immediate contraception are eligible. Storage fees for future, undetermined contraception are ineligible. A Letter of Medical Necessity is required.
<b>Stem cell, harvesting and/or storage</b>	Potentially eligible	Stem cell expenses are eligible if used to treat a present medical condition. Expenses for preserving cells for a newborn with a birth defect may be eligible. Fees for saving stem cells just in case they are needed in the future are generally ineligible. A Letter of Medical Necessity is required.
<b>Sterilization procedures</b>	Eligible	See also Vasectomy.
<b>Student health fee</b>	Potentially eligible	Medical services may be eligible. Fees for belonging to the program are ineligible..
<b>Sunburn creams and ointments</b>	Potentially eligible	Eligible if it is used to treat a sunburn. A prescription is required.
<b>Sunglasses</b>	Potentially eligible	Prescription sunglasses are eligible.
<b>Sun-protective (SPF) clothing</b>	Potentially eligible	The difference in cost between the sun-protective and regular clothing is eligible. Ineligible if clothing is used for personal or general health purposes. A Letter of Medical Necessity is required to show the purpose of the shoe.
<b>Sunscreen</b>	Eligible	Only SPF 15 or greater and "broad spectrum" sun protection is eligible.
<b>Support braces</b>	Eligible	Eligible if the primary purpose is to assist injured or weakened body parts.
<b>Surgery</b>	Eligible	Surgery for cosmetic reasons are not eligible.
<b>Surrogate or gestational carrier expenses</b>	Ineligible	Ineligible, even if the primary purpose is for the medical care of the carrier or unborn child.
<b>Swimming lessons</b>	Potentially eligible	Generally the cost of swimming lessons is ineligible, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expense may be eligible if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Tanning salons and equipment</b>	Potentially eligible	These are eligible if recommended for a specific medical condition, such as a skin disorder. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
<b>Taxes on medical care</b>	Eligible	Local, state, service, or other taxes on medical services and products are eligible.
<b>Teeth whitening</b>	Potentially eligible	Cosmetic whitening to counteract the result of aging is ineligible. Whitening to correct the effects of a disease, birth defect, or injury may be eligible. A Letter of Medical Necessity is required.
<b>Telephone for hearing-impaired persons</b>	Eligible	The cost of buying or repairing telephone equipment to be used for a hearing-impaired person is eligible.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Television for hearing-impaired persons</b>	Eligible	The portion of the equipment that displays subtitles is eligible. The eligible expense is limited by the difference in cost of the regular item.
<b>Therapy</b>	Eligible	Eligible if the primary purpose is for medical care and not for general health, stress relief, or the improvement of mental health. A Letter of Medical Necessity is required. See also Counseling.
<b>Thermometers</b>	Eligible	
<b>Throat lozenges</b>	Potentially eligible	A Letter of Medical Necessity is required.
<b>Toiletries</b>	Ineligible	A toiletry is used to dress and groom oneself and therefore is not medical care.
<b>Toothache and teething pain relievers</b>	Potentially eligible	A Letter of Medical Necessity is required.
<b>Toothbrushes and toothpaste</b>	Ineligible	They are not considered primarily for medical care and would still be used even if there wasn't a medical condition. Ineligible even if recommended by a dentist.
<b>Transplants</b>	Eligible	Example: transportation for organ donor
<b>Transportation costs to and from work</b>	Ineligible	Commuting expenses are personal expenses and are therefore ineligible.
<b>Transportation expenses for person to receive medical care</b>	Eligible	The transportation must be essential to and primarily for medical care. The standard mileage rate for use of a car is eligible. (Contact Customer Service for the current rate.) Examples: car and rental, bus, taxi, ferry, plane, ambulance, parking, tolls.
<b>Transportation of someone other than the person receiving medical care</b>	Potentially eligible	Only eligible if the person is (1) a parent traveling with a child in need of medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a traveling patient to receive medical care and cannot travel alone; and (3) an individual traveling to visit a mentally ill dependent, if the visits are recommended as part of the dependent's treatment.
<b>Ultrasound, prenatal</b>	Eligible	
<b>Umbilical cord, freezing and storing of</b>	Potentially eligible	Eligible if used to treat a specific medical condition. Expenses for preserving cells for a newborn with a birth defect may be eligible. Fees for saving the umbilical cord just in case it is needed in the future are ineligible. A Letter of Medical Necessity is required.
<b>Vaccines</b>	Eligible	
<b>Varicose veins, treatment of</b>	Potentially eligible	Ineligible if the procedure is for cosmetic purposes. May be eligible if it promotes the proper function of the body or prevents/treats an illness or disease. A Letter of Medical Necessity is required.
<b>Vasectomy</b>	Eligible	Vasectomy reversals are eligible as well.
<b>Veneers</b>	Ineligible	Such expenses are generally for cosmetic purposes.
<b>Viagra</b>	Eligible	Eligible if prescribed to treat a medical condition.
<b>Vision correction procedures</b>	Eligible	Examples: Lasik and radial keratotomy. See also Laser eye surgery
<b>Vision discount programs</b>	Ineligible	Fees paid for access to a vision network or discounted rate are not eligible. Fees for actual medical treatment are eligible.



Expense Type	Eligibility	Comments and Special Rules (if applicable)
<b>Vitamins</b>	Potentially eligible	Ineligible if used to maintain general health (e.g., one-a-day vitamins). May be eligible if recommended by a doctor to treat a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). A Letter of Medical Necessity is required.
<b>Walkers</b>	Eligible	Eligible if the primary purpose is to relieve sickness or disability.
<b>Wart remover treatments</b>	Potentially eligible	Example: Compound W. A Letter of Medical Necessity or prescription is required.
<b>Weight-loss programs and/or drugs prescribed to induce weight loss</b>	Potentially eligible	Eligible if the weight-loss program is recommended by a physician to treat a specific medical condition and is not simply to improve general health. The costs of food associated with a weight-loss program (such as special pre-packaged meals) are not eligible because they meet normal nutritional needs. A Letter of Medical Necessity is required. To expedite reimbursement for weight-loss programs, please also provide proof of participation/dates of attendance from a representative of the program facility.
<b>Wheelchair</b>	Eligible	Costs of upkeep and wheelchair cushions are also eligible.
<b>Wigs</b>		Wigs prescribed by a doctor to improve the mental health of a patient who has lost their hair from disease or treatment are eligible. A Letter of Medical Necessity is required.
<b>X-ray fees</b>	Eligible	
<b>Yeast infection medications</b>	Potentially eligible	Examples: Monistat. A Letter of Medical Necessity is required.
<b>YMCA day camp</b>	Ineligible	May be eligible if the expense is for a special therapeutic program to treat a specific disability. A Letter of Medical Necessity is required.