

OTHER MEDICAL EQUIPMENT,

SUPPLIES and SERVICES

Abdominal/Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Contraceptives
Counseling
Crutches
Guide Dog (for visually/hearing impaired person)
Hearing Aids & Batteries
Hospital Bed
Learning Disability (special school/teacher)
Medic Alert Bracelet or Necklace
Oxygen Equipment
Prosthesis
Splints/Casts
Syringes

Transportation Expenses
(essential to medical care)
Tuition Fee at Special School for
Disabled Child
Wheelchair
Wigs (hair loss due to disease)

VISION SERVICES

Artificial Eyes
Contact Lenses
Eye Examinations
Eyeglasses
Laser Eye Surgeries
Optometrist / Ophthalmologist
Prescription Sunglasses
Radial Keratotomy

Ineligible Expenses

The following is a list of expenses not eligible for payment with your tax-free FSA dollars. Of course, this list is in no way complete, and is included as a quick reference regarding commonly questioned expenses.

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|-----------------------------|------------------------------|
| Baby-sitting & Child Care | Insurance Premiums |
| Breast Pumps* | Marriage Counseling |
| Calcium Supplements | Massage Therapy** |
| Contact Lens Insurance | Maternity Clothes |
| Cosmetic Surgery/Procedures | Personal Trainer |
| Custom Fitovers (clip-ons) | Prescription Drug Discount |
| Diaper Service | Retin-A* |
| Electrolysis | Rogaine* |
| Exercise Equipment* | Special Foods* |
| Eyeglass Insurance | Swimming Lessons |
| Fitness Programs* | Tattoo Removal |
| Hair Loss Medication | Teeth Whitening/Bleaching |
| Hair Transplant | Toiletries, Toothpaste, etc. |
| Health Club Dues | Varicose Vein Treatment* |
| Herbs & Herbal Medicines | Vision Discount Program |
| Homeopathic Drugs | Vitamins* |
| Insurance Premium Interest | Weight Loss Programs* |

* Eligible only with doctor's certification identifying the medical condition and length of treatment program.

** Eligible only with doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of relief of tension/stress or depression (even with a doctor's statement) does not qualify as an eligible expense.

How About Over-the-Counter Drugs? - NEW OTC RULE STARTING 01/01/2011

The IRS also allows over-the-counter drugs (items that can be purchased at your pharmacy without a prescription) as eligible expenses. This ruling stretches the savings power of your FSA even further allowing you to save money on the routine items your family always keeps on hand, such as pain relievers, allergy medication, and cold medications.

Eligible Over-the-Counter Expenses

- Band-Aids / Bandages
- Saline / Contact Solution

Over-the-Counter Expenses Requiring Letter of Medical Necessity

- Acne treatments
- Allergy medicines
- Antacids
- Anti-diarrhea medicines
- Bactine
- BenGay, Tiger Balm and similar products for muscle or joint pain
- Bug bite medications
- Calamine lotion
- Cold medicines
- Cough drops, throat lozenges
- Dietary supplements or medicines to treat a specific condition
- Fiber supplements to treat a specific medical condition for a limited time
- First aid creams
- Glucosamine/chondroitin for arthritis or other medical conditions
- Lactose intolerance pills
- Laxatives
- Menopause treatments for hot flashes or night sweats
- Menstrual cycle products for pain and cramp relief
- Motion sickness pills
- Nasal sinus sprays
- Nasal sprays for snoring
- OTC hormone therapy
- Pain relievers
- Pedialyte for ill child's dehydration
- Prenatal vitamins
- Sleeping aids
- Special diaper rash ointments
- Special ointments for sunburn

- Sunscreens – must be SPF 30 or higher
- Suppositories and creams for hemorrhoids
- Sinus medications
- St. John's wort for depression
- Visine and other such eye products
- Wart remover treatments
- Weight-loss drugs to treat obesity

Ineligible Over-the-Counter Expenses

- Chapstick
- Deodorants
- Eye and facial makeup preparations
- Face creams
- Feminine hygiene products
- Fingernail polishes
- Hair colors
- Hand lotions
- Lipsticks
- Medicated shampoos
- Medicated soaps
- Perfumes
- Permanent waves
- Shaving creams
- Shaving lotions
- Skin moisturizers
- Suntan lotions
- Toothpaste
- Vitamins



