



What Are My Eligible Medical Expenses?

The IRS has defined a list of expenses that you can purchase with your tax-free dollars. A general rule of thumb is that if a doctor deems an item medically necessary, it is considered an eligible expense. The items on the following list are approved; if you have a question regarding an item that does not appear on the list, contact BBP at (630) 773-2337 or support@bbpadmin.com

DENTAL SERVICES

Crowns/Bridges
Dental X-Rays
Dentures
Exams/Teeth Cleaning
Extractions
Fillings
Gum Treatment
Oral Surgery
Orthodontia/Braces

INSURANCE-RELATED ITEMS

Co-pay Amounts
Deductibles
Pre-existing Condition Expenses
Private Hospital Room Differential

LAB EXAMS/TESTS

Blood Tests
Cardiographs
Diagnostic
Laboratory Fees
Metabolism Tests
Spinal Fluid Tests
Urine/Stool Analyses
X-Rays

MEDICATIONS

Insulin
Prescribed Birth Control
Prescribed Vitamins
Prescription Drugs

OBSTETRIC SERVICES

Mid-Wife Expenses
OB/GYN Exams
OB/GYN Prepaid Maternity Fees
Care Post-Natal/Pre-Natal Treatment
Pre-Natal Vitamins

PRACTITIONERS

Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

OTHER MEDICAL TREATMENTS/

PROCEDURES

Acupuncture
Alcoholism (inpatient treatment)
Drug Addiction
Hearing Exams
Hospital Services
Infertility
In-vitro Fertilization
Norplant Insertion or Removal
Patterning Exercises
Physical Examination (not employment related)
Physical Therapy
Pregnancy Tests
Smoking Cessation Programs
Speech Therapy
Sterilization
Transplants (includes organ donor)
Treatment for Handicapped
Vaccinations/Immunizations
Vasectomy
Well Baby

(list continued on next page)

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.

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?

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

