

Medical Flexible Spending Account - List of Eligible Medical Expenses

PLEASE NOTE: Where a doctor's note is requested for a medical item/supply/service, etc., that note should be on the doctor's letterhead, should be dated and state the patient's name, the specific medical condition the patient is being treated for, and recommend the item/supply/service, etc. as treatment for that condition. The note should also state whether the treatment is of a limited or indefinite duration (e.g., 1 year, 6 months, etc.). Some sample wording:

"I am treating John Doe for a back injury and recommend he receive therapeutic massage twice a week for six weeks to treat this injury."

"I am treating Jane Doe for osteoporosis and recommend she take a calcium supplement indefinitely as part of treatment for this condition."

A

- Abortion, legal
- Acid reducers
- Acne treatment products, for non-cosmetic use
- Acupuncture
- Adoption, pre-adoption medical expenses reimbursable if child qualifies as dependent when medical care is rendered
- Adult diapers, for incontinence
- Advil
- Air purifier - doctor's note required
- Alcoholism treatment
- Allergy medicines
- Alleve
- Alternative healer services - doctor's note required
- Ambulance services
- Ankle braces
- Antacids, antacid gums, liquids, tablets (e.g., Tums, Mylanta, Zantac 75, Prilosec OTC, etc.)
- Antihistamines
- Antiseptic wash or ointment for cuts or scrapes
- Anti-diarrhea medicines
- Anti-fungal treatments
- Anti-itch lotions
- Arm braces
- Arthritis pain relievers
- Artificial limbs and teeth
- Aspirin
- Automobile modifications for a physically handicapped person - doctor's note required
- Aveeno lotion – doctor's note required

Eligible Medical Expenses

B

- Bactine
- Bandages
- Band-Aids
- Benzocaine swabs
- Birth control pills
- Birthing classes, portion related to birthing only and not Infant Care, CPR, etc.
- Blister treatments
- Blood pressure monitoring device
- Blood sugar test kit
- Body scan
- Boric acid powder
- Braille books and magazines (only amount above cost of printed materials)
- Breast pump - doctor's note required
- Breast reconstruction surgery following a mastectomy
- Bronchial asthma inhalers
- Bronchodilator/expectorant tablets
- Bufferin
- Bug bite medications
- Bunion treatments

C

- Calamine lotion
- Callus remover medications
- Capital expenses, medical (*See House/Home improvements*)
- Car modifications, for physically disabled person - doctor's note required
- Carpal tunnel wrist supports
- Catheters (medical)
- Cayenne pepper, doctor's note
- Carpal tunnel wrist supports
- Chelation (EDTA) therapy
- Chemotherapy
- Cholesterol tests
- Chondroitin, doctor's note required
- Chiropractic services
- Christian Science practitioner services
- Circumcision, medical reason
- Claritin (allergy medicine)
- Co-insurance amounts
- Cochlear equipment (for hearing difficulties)
- Cold medicines, syrups, tablets
- Cold/hot packs for injuries

Eligible Medical Expenses

C

- Cold sore medications
- Compresses, cold or hot
- Computer storage of medical records
- Condoms
- Contact lenses
- Contact lens solutions and equipment
- Contraceptives, over-the-counter
- Contraceptives, prescription
- Cord blood, storage fees (See Umbilical cord/cord blood)
- Corn removal medication
- Colorectal cancer screening tests
- Cosmetic procedures and surgery to improve a deformity arising from a medical abnormality, personal injury from accident or trauma, or disfiguring disease
- Cough drops
- Cough suppressants
- Counseling, medical reasons (receipt should indicate diagnostic/treatment code or codes; or name specific treatment)
- Crutches

D

- Decongestants
- Deductibles (medical, dental, prescription drug, vision)
- Dental services, non-cosmetic
- Dentures or artificial teeth
- Denture adhesives
- Diaper rash ointments
- Diaper, adult to treat incontinence
- Diabetic lancets
- Diabetic supplies
- Diabetic test strips
- Diagnostic fees, items and services
- Diarrhea medicines
- Dietary supplements - doctor's note required
- Disabled dependent care expenses, if medical care - doctor's note required
- Diuretics and water pills
- DNA collection and storage, collection and temporary storage must be for the diagnosis, treatment or prevention of imminent medical condition - doctor's note required
- Doctor's fees
- Drug addiction treatment
- Drug overdose, treatment of

Eligible Medical Expenses

E

- Ear drops for swimmers
- Ear water drying aid
- Ear wax removal drops
- Earache tablets
- Earache tablets, homeopathic
- Ear plugs, for medical condition - doctor's note required
- Eczema creams
- Egg donor fees (agency fee, donor's medical and psychological testing, legal fees for preparation of donor contract)
- Egg and embryo storage fees, for temporary storage necessary for immediate conception (within one year)
- Elevator, installation to accommodate a disabled individual - doctor's note required (Reimbursement is limited to amount above which a properties value is enhanced by installation of elevator.)
- Equipment for the handicapped
- Exercise equipment - doctor's note required
- Exercise program - doctor's note required
- Eye drops and products , (e.g. Visine), prescription and OTC
- Eye examination
- Eyeglasses
- Eyeglass cleaners
- Eyeglass equipment and materials
- Equipment for the handicapped
- Excedrin

F

- Feminine hygiene products - doctor's note required
- Fertility enhancement services
- Fertility monitor
- Fever blister medications
- Fiber supplements - doctor's note required
- First aid creams, (e.g. Bactine), ointments, sprays and wipes
- First aid kits
- Fitness program, doctor's note required
- Flu relief medicines
- Flu shots
- Fluoridation device for home water supply - doctor's/dentist's note required
- Flouride treatments (dental)

Eligible Medical Expenses

G

- Gambling problem, treatment for
- Gas prevention food enzymes
- Gas relief tablets and drops
- Gauze pads
- Genetic testing to determine medical defects - doctor's note required
- Glucosamine - doctor's note required
- Glucose meters and monitoring equipment
- Guide dog or animal guide, expenses for buying, training, caring for animal
- GYN exams

H

- Health club dues - doctor's note required (generally not covered if you belonged to club prior to doctor's recommendation)
- Health institute fees, moneys paid to health institute for treatment - doctor's note required
- Hearing test
- Hearing aids
- Hearing aid batteries
- Heating pad
- Hemorrhoid treatments, suppositories and creams, prescribed and OTC
- Herbal medicines - doctor's note required
- Herbal treatments - doctor's note required
- Holistic and natural healer services - doctor's note required
- Home care – nursing services
- Hormone therapy and treatment for menopause - doctor's note required
- Hospital services
- House/home improvements to accommodate a disability which generally do not increase property value (e.g., installation of ramps, widening doorways or hallways, installing supports in bathroom, installing lifts, modifying stairways, modifying fire alarms and other warning devices, install handrails and grab bars) - doctor's note required
- House/home improvements to accommodate a disability which generally do increase property value (Reimbursement limited to amount of expense that exceeds increase in property value.) - doctor's note required
- Hydrogen peroxide

Eligible Medical Expenses

I

- Ibuprofen
- Immunizations
- Inclinator, detachable from property – doctor's note required
- Incontinence supplies (*e.g. as adult diapers*)
- Infertility treatments
- Insect bite treatments
- Insulin
- In vitro-fertilization procedures
- Invisalign braces
- Iodine tincture
- Ipecac syrup
- Itch relief medicines

K

- Knee braces

L

- Laboratory fees, associated with medical care
- Lactation consultant services - doctor's note required
- Lactose intolerance, products to treat
- Lamaze classes, portion related to birthing
- Language training, dyslexic or disabled individual
- Laser eye surgery, Lasik
- Laxatives
- Lead-based paint removal
- Learning disability, fees to school or specially trained tutor - doctor's note required
- Legal fees to authorize treatment for mental illness
- Leg braces
- Lice control
- Liquid adhesives for cuts
- Lodging at hospital or similar institution, for medical care
- Lodging not at a hospital or similar institution, primary and essential to medical care, (provided medical care is obtained at a licensed facility, expense is not extravagant, and there is no personal or recreational element involved maximum \$50 per day)
- Lodging of a companion, if accompanying a patient for medical care (maximum \$50 per person per day)
- Loratadine (allergy medicine)

Eligible Medical Expenses

M

- Maalox
- Massage therapy – doctor’s note required
- Mastectomy-related special bra if prescribed by doctor for mental health reasons - doctor’s note required
- Meals, at hospital or similar institution, if there for medical care
- Medic alert bracelet or necklace
- Medical conference, admission and transportation to and from
- Medical expenses in excess of usual, customary and reasonable (UCR)
- Medical information plan changes (expenses to keep medical records)
- Medical monitoring and testing devices
- Medical record charges
- Medicated bandages
- Medicated chest rub
- Medicated shampoo and soap - doctor’s note required
- Menstrual cycle products for pain and cramp relief (e.g. Midol, Pamprin, etc.)
- Mentally retarded, special home for adjustment to community living - doctor’s Note required
- Mileage, transportation primarily for and essential to medical care (\$0.15 per mile for travel from January 1 – August 31, 2005. \$0.22 per mile for September 1 – December 31, 2005; \$.18 per mile for 2006)
- Motion sickness pills
- Motrin
- Muscle or joint pain products (e.g. Bengay, Aspircream, Tiger Balm, Icy Hot, etc.)

Eligible Medical Expenses

N

- Nasal sprays, prescription and OTC
- Nasal decongestant inhalers
- Nasal decongestant drops
- Nasal strips
- Nasal spray for snoring – doctor’s note required
- Naturopathic services - doctor’s note required
- Necocate – hypo-allergenic infant’ formula – doctor’s note required
- Nicotine gum or patches for stop-smoking purposes
- Non-prescription drugs or medicines, for medical care
- Norplant insertion or removal
- Nursing home expenses, medical care in nursing home and not long term care expenses
- Nursing services, medical care only
- Nutritionist’s professional expenses, treatment for medical condition - doctor’s note required
- Nutritional substances – doctor’s note required

O

- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Occupational therapy
- Operation, legal other than cosmetic
- Optometrist services
- Orajel
- Orthodontia
- Orthopedic shoes – doctor’s note required (amount reimbursable is difference in cost from regular shoes)
- Orthotics, orthopedic inserts - doctor’s note required
- Osteopath, services of
- Over-the-counter medicines to treat medical conditions
- Ovulation indicators
- Ovulation monitor
- Oxygen

Eligible Medical Expenses

P

- Pain reliever (e.g. aspirin, Advil, Excedrin, Bufferin, Motrin, Ibuprofen, Tylenol, etc.)
- Pap smears
- Parking expenses - related to transportation that is primarily for and essential to medical care
- Patterning exercises
- Pedialyte for ill child's dehydration
- Physical exams (not employment-related)
- Physical therapy, for specific medical conditions
- Pin worm treatments
- Pregnancy tests, over-the-counter
- Prescription drugs, not for cosmetic purposes
- Prescription sunglasses
- Prenatal vitamins, prescription and OTC
- Prilosec
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist, services for medical care

R

- Radial keratotomy
- Ramps, construction of entrance or exit ramps to accommodate a disability , with doctors note
- Reading glasses, even if purchased OTC
- Reflexology, with doctor's note
- Respiratory stimulant ammonia
- Roloids
- Rubbing alcohol
- Rubdown to treat a specific illness - doctor's note required

Eligible Medical Expenses

S

- Sales taxes on medical services and products
- Safety glasses, prescription only
- Sanitarium
- Sinus medications, prescribed and OTC
- Schools and education, special - doctor's note required
- Screening kits (e.g., kits to detecting colon cancer, Hepatitis C and HIV)
- Screening test for medical diagnosis
- Seeing-eye dog, purchase, training and care of
- Shipping and handling costs associated with medical expenses
- Sick child facility, if primary purpose of facility is medical care
- Sinus medications (e.g. Sudafed, etc.)
- Sinus and allergy, homeopathic
- Sleep deprivation treatments under the care of doctor - doctor's note required
- Sleeping aids, over-the-counter
- Smoking cessation program
- Special foods, if prescribed by a doctor to treat a specific illness or condition
- Speech therapy – doctor's note required
- Sperm, storage fees, temporary storage aimed at immediate conception (no longer than one year) - doctor's note required
- Spermicidal foam
- Stem cell harvesting and storage of , to treat a specific and imminent medical condition - doctor's note required
- Sterilization procedures
- Stop-smoking program
- Sublimed sulfur powder
- Sunglasses, *prescription*
- Sunglass clips for prescription glasses
- Sunburn treatment, lotions and creams
- Sunscreen - doctor's note required
- Supplements (e.g., Glucosamine/Chondroitin for arthritis, St. John's Wort for depression) – doctor's note required
- Supplies to treat medical condition
- Surgery, legal not cosmetic

Eligible Medical Expenses

T

- Tanning, salon or equipment to treat a specific medical condition - doctor's note required
- Taxes on medical services and products
- Teething pain reliever
- Telephone for hearing impaired person
- Television for hearing impaired person
- Thermometers (medical)
- Therapy, for medical care and not general health
- Throat pain medications
- Thermometers (ear, mouth, rectal)
- Throat lozenges and sprays (e.g., Sucrets, Chloraseptic, etc.)
- Toothache medicines
- Toll expenses – related to transportation that is primarily for and essential to medical care
- Transplant expenses – surgical, hospital, laboratory expenses, transportation expenses for organ donor
- Transportation and travel expenses for person receiving medical care (transportation/travel must be primarily for and essential to medical care)
- Transportation for someone other than person receiving medical care, parents and nurse accompanying patient, or transportation relating to visits to a mentally ill dependent if it is part of treatment – doctor's note required
- Treadmill, if prescribed by doctor to treat a medical condition - doctor's note required
- Tums
- Tylenol

U

- Umbilical cord/cord blood, freezing and storage of – collection and storage for imminent use to treat a specific medical condition - doctor's note required
- Upset stomach medications
- Usual, reasonable and customary, charges in excess of

Eligible Medical Expenses

V

- Vaccines
- Vaporizer
- Vapor patch cough suppressants
- Varicose veins, non-cosmetic treatment of - doctor's note required
- Vasectomy or reversal of a vasectomy
- Viacord (*see Umbilical cord/cord blood*)
- Viagra, to treat a medical condition
- Vision correction procedures
- Visine
- Vitamins, prescription
- Vitamins, over-the-counter – doctor's note required
- Vocational evaluation - doctor's note required

W

- Walkers
- Wart removal products
- Weight loss drugs - doctor's note required
- Weight loss program - doctor's note required
- Wheelchair
- Wigs, for mental health of patient who has lost hair – doctor's note required
- Wound cleaning solutions
- Wrist braces

X

- X-ray fees