

Flexible Spending Account

Example Ineligible Medical Expenses

A Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service defines medical care expenses as amounts paid for the diagnosis, cure, or treatment of a disease, and for treatments affecting any part or function of the body.

The items listed below are examples of products and services that are NOT eligible for reimbursement under a Health Care Reimbursement FSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses. Please note that this list is not all-inclusive, and is subject to change.

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| ✓ Babysitting and Child Care | ✓ Hair Transplant | ✓ Prescription Drug Discount Program |
| ✓ Breast Pumps* | ✓ Health Club Dues | ✓ Premiums |
| ✓ Calcium Supplements | ✓ Treatment Program (at a health club)* | ✓ Retin A* |
| ✓ Canceled Appointment Fees | ✓ Herbs and Herbal Medicines | ✓ Rogaine* |
| ✓ Contact Lens Insurance | ✓ Illegal Operation or Treatment | ✓ Special Foods (cost difference of common product)* |
| ✓ Cosmetic Surgery/Procedures | ✓ Insurance Premium | ✓ Student Health Fee |
| ✓ Custom Clip-on Sunglasses | ✓ Interest Charge | ✓ Swimming Lessons |
| ✓ Dancing Lessons | ✓ Insurance Premiums | ✓ Tattoo Removal |
| ✓ Diaper Service | ✓ Lamaze Class | ✓ Teeth Whitening/Bleaching |
| ✓ Discounted Fees (Write-offs) | ✓ Marriage Counseling | ✓ Toiletries, Toothpaste, etc. |
| ✓ Electrolysis | ✓ Massage Therapy** | ✓ Varicose Vein Treatment |
| ✓ Exercise Equipment* | ✓ Maternity Clothes | ✓ Vision Discount Program |
| ✓ Eyeglass Insurance | ✓ Personal Trainer | ✓ Premiums |
| ✓ Fitness Programs | ✓ Pre-natal Vitamins (over-the-counter) | ✓ Vitamins |

* 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 the length of treatment program. Massage therapy for the sole purpose of tension or stress relief (even with a doctor's statement) does not qualify as an eligible medical expense.