

Maximize the Value of Your Flexible Spending Account

ELIGIBLE EXPENSES

Your Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees effective January 1, 2011.

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby/Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK

HEARING

- Hearing Aids and Batteries
- Hearing Examinations

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthesis
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient and outpatient care)
- Ambulance
- Fertility Enhancement & Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Norplant Insertion or Removal
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription Drugs

OBSTETRICS

- Douglas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

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Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

See more lists on page 2.

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Eligible Over-the-Counter Expenses

Over-the-counter items that are not medicines or drugs remain eligible for purchase using your Flexible Spending Account.

Items in these categories can be purchased with a prepaid benefits card and without a prescription.

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| <ul style="list-style-type: none"> ■ Baby Electrolytes
Pedialyte, Enfalyte ■ Contraceptives
Unmedicated condoms ■ Denture Adhesives, Repair and Cleansers
PoliGrip, Benzodent, Efferdent, Plate Weld ■ Diabetes Testing and Aids
Ascencia, One Touch, Diabetic Tussin, Insulin Syringes; Glucose Products ■ Diagnostic Products
Thermometers, Blood Pressure Monitors, Cholesterol Testing ■ Ear Care
Unmedicated Ear Drops, Syringes, Ear Wax Removal | <ul style="list-style-type: none"> ■ Elastics/Athletic Treatments
ACE, Futuro, Elastic Bandages, Braces, Hot/Cold Therapy, Orthopedic Supports, Rib Belts ■ Eye Care
Contact Lens Care ■ Family Planning
Pregnancy and Ovulation Kits ■ First Aid Dressings and Supplies
Band Aid, 3M Nexcare, Non-Sport Tapes ■ Foot Care Treatment
Unmedicated Corn and Callus Treatments (e.g. callus cushions), Devices and Therapeutic Insoles ■ Hearing Aid/Medical Batteries | <ul style="list-style-type: none"> ■ Home Health Care (limited segments)
Ostomy, Walking Aides, Decubitis/Pressure Relief, Enteral/Parenteral Feeding Supplies, Patient Lifting Aids, Orthopedic Braces/Supports, Splints and Casts, Hydrocollators, Nebulizers, Electrotherapy Products, Catheters, Unmedicated Wound Care, Wheel Chairs ■ Incontinence Products
Attends, Depend, GoodNites for Juvenile Incontinence, Prevail, ■ Prenatal Vitamins
Stuart Prenatal, Nature's Bounty Prenatal Vitamins ■ Reading Glasses and Maintenance Accessories |
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Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under Flexible Spending Account, as it is not prescribed by a physician for a specific ailment.

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| <ul style="list-style-type: none"> ■ Contact Lens Insurance or Eyeglass Insurance ■ Cosmetic Surgery/Procedures ■ Electrolysis | <ul style="list-style-type: none"> ■ Insurance Premiums and Interest (FSA Ineligible Only) ■ Long-Term Care Premiums (FSA Ineligible Only) ■ Marriage or Career Counseling | <ul style="list-style-type: none"> ■ Personal Trainers ■ Sunscreen (spf less than 30) ■ Swimming Lessons <p>Note: This list is not meant to be all-inclusive.</p> |
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Ineligible Over-the-Counter Medicines and Drugs

(Unless prescribed in accordance with state laws.)

Please Note: The IRS does not allow Over-the-Counter (OTC) medicines or drugs to be purchased or reimbursed under your Flexible Spending Account unless it is accompanied by a prescription and the prescription is filled by a pharmacist. If you have an prescription, you can use your benefits card for these purchase.

Note: This list is not meant to be all-inclusive.

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| <ul style="list-style-type: none"> ■ Acid controllers ■ Acne medications ■ Allergy & sinus ■ Antibiotic products ■ Antifungal (Foot) ■ Antiparasitic treatments ■ Antiseptics & wound cleansers ■ Anti-diarrheals ■ Anti-gas ■ Anti-itch & insect bite ■ Baby rash ointments & creams ■ Baby teething pain ■ Cold sore remedies ■ Contraceptives ■ Cough, cold & flu medications/remedies | <ul style="list-style-type: none"> ■ Denture pain relief ■ Digestive aids ■ Ear care medications or remedies ■ Eye care medications or remedies ■ Feminine antifungal & anti-itch ■ Fiber laxatives (bulk forming) ■ First aid burn remedies ■ Foot care treatment ■ Glucosamine &/or Chondroitin
Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements ■ Hemorrhoidal preps ■ Homeopathic remedies ■ Incontinence protection & treatment products | <ul style="list-style-type: none"> ■ Laxatives (non-fiber) ■ Medicated nasal sprays, drops, & inhalers ■ Medicated respiratory treatments & vapor products ■ Motion sickness ■ Oral remedies or treatments ■ Pain relief (includes aspirin) ■ Skin treatments ■ Sleep aids & sedatives ■ Smoking deterrents ■ Stomach remedies ■ Unmedicated nasal sprays, drops & inhalers ■ Unmedicated vapor products |
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NOTE: If you purchased an OTC medicine and it was directed by your physician, you cannot use your benefit card. However, you can submit to Avera Health Plans a copy of your receipt and a medical note signed by the physician to request reimbursement.