



## Flexible Spending Accounts

Phone: 1.877.747.4141

Fax: 1.866.593.7125

### INELIGIBLE EXPENSE LIST

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#### Ineligible Expenses

Below is a list of healthcare expenses that **are not** reimbursable under your Healthcare FSA account. This list is intended to be a comprehensive guide to assist you in determining whether or not an expense is eligible for reimbursement. This list may be modified from time to time. For specific questions regarding expenses eligible for reimbursement, please contact us at the number above.

**Over-the-counter products are not eligible for reimbursement without a doctor's prescription effective 1/1/2011.**

#### Ineligible Over-the-Counter (OTC) Products

- Chapstick
- Cosmetics
- Denture adhesive products
- Deodorant
- Face creams
- Feminine hygiene products
- Hand lotion
- Moisturizers
- Mouthwash
- Suntan lotion
- Toothpaste
- Vitamins and supplements
- Weight loss drugs

#### General Ineligible Expenses

Below is a list of healthcare expenses not reimbursable under your Healthcare FSA account. This list may be modified from time to time.

- **Alternative medicine**
- **Babysitting/child care/day care**, even if care allows parent to get medical care
- **Breast augmentation such as implants or injections**
- **Breast pump** – If used for the convenience of the mother
- **Church of Scientology audits**
- **Cord blood storage** for a healthy baby
- **Cosmetic surgery** – To improve patient's appearance (face lifts, hair transplants, hair removal, teeth whitening and liposuction)
- **Dancing lessons, swimming lessons, etc.**, even if recommended by a doctor
- **Dependent care**
- **Diaper service** – unless needed to relieve effects of a particular disease
- **Ear or body piercing**
- **Electrolysis or hair removal**
- **Employment-related expenses** – Such as employment physicals

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- **Exercise/fitness programs or equipment**
- **Finance charges**
- **Food** – Cost of foods and/or beverages, even if prescribed, that substitute for other foods or beverages that a person would normally consume are not reimbursable. However, prescribed special foods or beverages are reimbursable if consumed primarily to alleviate or treat illness or disease, are substantiated by a physician, and are not part of normal nutritional needs.
- **Funeral expenses**
- **Gender reassignment surgery**
- **Hair transplant**
- **Health club dues**
- **Herbal medicines**
- **Household help** – even if recommended by doctor
- **Insurance premiums**
- **Laetrile** – even if prescribed by a doctor
- **Lead-based paint removal**
- **Marriage counseling**
- **Massage** – unless prescribed and substantiated by physician to treat physical defect or illness
- **Maternity clothes**
- **Mattresses/mattress boards**
- **Medical alert devices**
- **Medical savings accounts (MSAs)**
- **Missed appointment fees**
- **Naturopathy**
- **Nutritional supplements** – see **Foods**
- **Personal use items** – used for personal, living and family purposes are not reimbursable unless used to prevent or alleviate a physical or mental defect or illness
- **Resort/Spa** – only medical services provided at resort are reimbursable
- **Sunglasses (non-prescription)**
- **Weight loss program** – Not reimbursable for general health even if doctor prescribes the program

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