

The following list represents expenses that are frequently submitted for reimbursement under Health Care Flexible Spending Accounts (FSA) and are generally ineligible for reimbursement under an FSA. This list is not intended to be exhaustive and is intended only to be used as a general guide. Consequently, expenses contained in this generally ineligible list may be reimbursable if the supporting claims documentation shows that the expense was incurred for medical care. Payment of claims will be based on the rules set out in the applicable regulations, your employer's plan design and on the information in the required substantiation documentation.

Air conditioner

May be eligible if used to treat a specific medical condition

Air purifier

May be eligible if used to treat a specific medical condition

Automobile modifications

For physically handicapped individuals

Babysitting**Breast pump**

Only eligible if to treat or mitigate a specific medical condition

Breastfeeding classes**Capital expenses**

May be eligible if for improvements to home to accommodate physical disability

Cayenne pepper

May be eligible if used to treat a specific medical condition

Child care

Child or newborn instruction

COBRA premiums

Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4))

Concierge Physician Fees (Retainer fees)

Cord blood storage

May be eligible if being used to treat a specific and imminent medical condition. "Just-in-case" storage NOT eligible

Cosmetic procedures

May be eligible if surgery is necessary to correct a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease.

CPR classes

Dancing Lessons

Deodorant

Dependent care expenses

Diaper Service

Diet Foods

Ineligible Expenses

Dietary supplements

May be eligible if used to treat a specific medical condition – Use to benefit general health NOT eligible.

DNA collection and storage

Temporary storage may qualify if collected as part of diagnosis, treatment or prevention of an existing or imminent medical condition

Doula services

Ear piercing

Ear plugs

May be eligible if used to treat a specific medical condition

Egg and Embryo Storage

Storage fees for undefined future conception are ineligible

Elder care expenses

Electrolysis

Exercise equipment/programs

May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists

Experimental drugs

Funeral expenses

Hair removal procedures/products

Hair transplant

Hair treatments

Health club memberships

May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists

Herbal Medicines

May be eligible if used to treat a specific medical condition

Homeopathic Medicine

May be eligible if used to treat a specific medical condition

Hot tub

May be eligible only if prescribed by physician to treat medical condition and only while condition exists

Humidifier

May be eligible if used to treat a specific medical condition

Illegal operations/treatments

Imported drugs

Insurance premiums

Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4))

Jacuzzi

May be eligible only if prescribed by physician to treat medical condition and only while condition exists

Late payments fees

Lead-based paint removal

For expense related to removing lead-based paint to prevent a child who has (or has had) medical condition from eating the lead-based paint.

Legal fees

May be eligible if eligible medical care could not have been provided without legal assistance

Lipsticks

Lodging while attending a medical conference

Long-term care premiums

Marriage Counseling

Maternity clothes

Mattresses

In rare cases the expense in excess of the cost of a regular mattress may be eligible for reimbursement if prescribed by physician to treat specific medical condition

Meals

Medical marijuana

Medical newsletter

Missed appointment fees

Nail polish

Natural Medicine

May be eligible if used to treat a specific medical condition

Nursing services for healthy baby

Patented Medicine

May be eligible if used to treat a specific medical condition

Perfume

Over-the counter items

Examples of **generally ineligible** items as **generally NOT used for medical care**:

- Alertness pills
- Baby bottles
- Baby formula
- Battery operated toothbrushes
- Chap stick
- Cold cream
- Cosmetics
- Cotton Balls
- Dental Floss
- Deodorant
- Diapers
- Diet drinks and bars
- Electric toothbrush
- Emergency kits
- Energy bars/drinks
- Facial care creams
- Feminine hygiene
- Hair clippers
- Hair conditioner
- Hair removal products
- Hair restoration products
- Hand lotion
- Moisturizers
- Mouthwash
- Nail clippers
- Nasal wash
- Petroleum jelly
- Q-Tips
- Skin care products
- Razor
- Razor blades
- Rogaine
- Shampoo
- Soaps
- Shaving cream
- Sunglasses (unless prescription)
- Sunscreen
- Teeth whiteners
- Tissue
- Toiletries
- Toothbrush
- Toothpaste

Ineligible Expenses

- UV protection clothing
- Vaseline
- Vitamins for well-being
- Warranties
- Weight loss foods
- Wrinkle reducers

Personal trainer fees

May be eligible only if incurred for limited duration and a medical practitioner has recommended a supervised exercise regimen to treat a specific disease or injury (i.e. obesity or knee injury)

Physician retainer fee (Concierge fees)

Prescription drug discount program fees

Rogaine

May be eligible if for diagnosis of high blood pressure

Rubbing alcohol

May be eligible if used to treat a specific medical condition

Special schools, educational

Expenses for mentally impaired or physically disabled individual qualify IF purpose of using the school is to relieve disability.

Special schools, residential

May be eligible if for treatment of behavioral, emotional and addictive conditions IF primary purpose of the program is medical care

Sperm, storage fees

May be eligible only if for temporary storage and use for immediate conception

Stem cell, harvesting and/or storage

May be eligible if being used to treat a specific and imminent medical condition. "Just-in-case" storage NOT eligible

Student health fee

Sunglasses

Ineligible Expenses

Prescription sunglasses only are eligible

Sunscreen with SPF 30 or greater

May be eligible with the SPF details clearly stated on the receipt by a third party (e.g. pharmacy)

Swimming lessons

Tanning salons and equipment

Teeth whitening

Veneers

Vision discount programs

Vitamins

May be eligible if used to treat a specific medical condition – but NOT for use to maintain general health