

Revised 2011 Sample Expenses for your Medical Care Reimbursement Account

PRESCRIPTION DRUGS

Allowable expenses:

- Prescription drugs or insulin
- Birth control drugs (prescribed)
- Vitamins (as prescribed by a physician and not available over the counter)
- Smoke cessation drugs (prescribed)

Expenses specifically disallowed by the IRS or courts:

- Cost of illegal drugs
- Prescription drugs used for cosmetic purposes (e.g., hair loss)

OVER-THE-COUNTER MEDICINES

Allowable expenses:

- Pain relievers
- Cold and flu medicines
- Allergy relievers
- Antifungals
- First aid topicals
- Stomach remedies
- Nicotine replacement therapies
- Bandages

NOTE: You must provide a receipt that has the description for the over the counter product you wish to be reimbursed for:

Important: Your Flexible Spending Account will no longer reimburse for over-the-counter medications unless prescribed by a physician when dispensed on or after January 1, 2011.

MEDICAL EQUIPMENT

Allowable expenses:

- Wheelchair or autoeette (cost of operating/maintaining)
- Crutches (purchased or rented)
- Special mattress & plywood boards prescribed to alleviate arthritis
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition
- Artificial limbs
- Support hose (if prescribed by physician)
- Wigs (where necessary to mental health of individual who loses hair because of disease)
- Excess cost of orthopedic shoes over cost of ordinary shoes

DENTAL & ORTHODONTIC CARE

Allowable expenses:

- Dental Care
- Artificial teeth/Dentures
- Cost of fluoridation of home water supply advised by dentist

DENTAL & ORTHODONTIC CARE

Allowable expenses (cont.):

- Braces, orthodontic devices

Expenses specifically disallowed by the IRS or courts:

- Cosmetic Dental Procedures including bonding, whitening or teeth bleaching
- Toothbrushes, toothpaste

FEES/SERVICES

Allowable expenses:

- Physician's fees
- Obstetrical expenses
- Hospital services
- Nursing services for care of a specific medical ailment
- Cost of a nurse's room & board if paid by the taxpayer where nurse's services qualify
- The Social Security tax paid with respect to wages of a nurse where nurse's services qualify
- Surgical or diagnostic services
- Services of chiropractors and osteopaths
- Anesthesiologist's fees
- Dermatologist's fees
- Gynecologist's fees
- Christian Science practitioner fees
- Childbirth classes taken for the purpose of preparing a woman for her active role in the childbirth process

Expenses specifically disallowed by the IRS or courts:

- Payments to domestic help, companion, babysitter, chauffeur, etc. who primarily render services of a non-medical nature
- Nursemaids or practical nurses who render general care for healthy infants
- Fees for exercise, athletic, or health club membership
- Marriage counseling
- Payments related to elective cosmetic surgery

ASSISTANCE FOR THE HANDICAPPED

Allowable expense:

- Cost of guide for a blind person
- Cost of note-taker for a deaf child in school
- Cost of Braille books and magazines in excess of cost of regular editions
- Seeing eye dog (cost of buying, training, and maintaining)
- Hearing-trained cat or other animal to assist deaf person (cost of buying, training, and maintaining)
- Household visual alert system for deaf person
- Excess costs of specifically equipping automobile for handicapped person over cost of ordinary automobile; device for lifting handicapped person into automobile
- Special devices, such as tape recorder and typewriter, for a blind person

Over-the-Counter (OTC) Eligibility Changes Effective January 1, 2011

Items in gray in the charts will no longer be eligible for FSA/HSA/HRA reimbursement after December 31, 2010.

This list was compiled by SIGIS (Special Interest Group for IIAS Standards).

| Category | Example | Eligibility |
|-----------------------------------|--|--------------|
| Acid Controllers | Pepcid AC, Zantac, Prilosec | Not Eligible |
| Acne Creams | Clearasil, OXY | Eligible |
| Allergy & Sinus | Alavert, Benadryl, Claritin, Sudafed | Not Eligible |
| Antibiotic Products | Bacitracin, Neosporin, triple antibiotic ointment | Not Eligible |
| Anti-Diarrheals | Imodium, Kaopectate | Not Eligible |
| Antifungal (Foot) | Lamisil, Lotrimin | Eligible |
| Anti-Gas | Gax-X, Phazyme | Not Eligible |
| Anti-Itch & Insect Bite Remedies | Caladryl, Lanacane, Sarna, hydrocortisone | Not Eligible |
| Antiparasitic Treatments | Nix, Rid, lice treatments | Not Eligible |
| Antiseptics & wound cleansers | alcohol, peroxide, epsom salt, Betadine, Hibiclens | Eligible |
| Baby Electrolytes and dehydration | Pedialyte, Enfalyte | Eligible |
| Baby Rash Ointments & Creams | Desitin, Aveeno Baby | Not Eligible |
| Baby Teething Pain | Baby Orajel, Anbesol, Baby Oral Gel | Eligible |



| Category | Example | Eligibility |
|--|---|--------------------|
| Cold Sore Remedies | Abreva, Herpecin, Orajel | Not Eligible |
| Contraceptives | condoms, female contraceptives | Eligible |
| Cough, Cold & Flu | Robitussin, Theraflu, Vicks, Halls, Cepacol, Zicam, Cold-Eeze | Not Eligible |
| Denture Adhesives, Repair, Pain Relief and Cleansers | PoliGrip, Benzodent, Plate Weld, Efferdent | Eligible |
| Diabetes Testing & Aids | Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products | Eligible |
| Diagnostic Products | thermometers, blood pressure monitors, cholesterol testing | Eligible |
| Digestive Aids | Lactaid, Lactase, Beano | Not Eligible |
| Ear Care | Ear drops, syringes, and ear wax removal; Debrox, Similasin | Eligible |
| Elastics/Athletic Treatments | ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports & rib belts, etc. | Eligible |
| Eye Care | contact lens care, Visine, Refresh Tears | Eligible |
| Family Planning | pregnancy kits, ovulation kits | Eligible |
| Feminine Antifungal and Anti-itch | Monistat, Gyne-Lotrimin, Vagisil, Soothing Care | Not Eligible |
| Fiber Laxatives (bulk forming) | Benefiber, Fibercon, Metamucil (powder or pills) | Eligible |
| First Aid Burn Remedies | Dermoplast, Solarcaine | Eligible |
| First Aid Dressings & Supplies | Band Aid, 3M Nexcare, J&J First Aid, non-sport tapes, etc. | Eligible |
| Foot Care Treatment | corn & callus treatments, wart removers, therapeutic insoles | Eligible |
| Glucosamine &/or Chondroitin | Osteo-Bi-Flex, Cosamin D, Flex-a-min | Eligible |
| Hearing Aid/Medical Batteries | | Eligible |
| Hemorrhoidal Preparations | Preparation H, Tucks | Not Eligible |
| Home Health Care (limited segments) | ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, wound care, wheel chairs | Eligible |

| Category | Example | Eligibility |
|--|---|--------------------|
| Homeopathic Remedies | Boiron and Hyland products | Eligible |
| Incontinence Protection & Treatment Products | Attends, Depend, GoodNites for juvenile incontinence, Prevail, anti-fungals, Calmoseptine | Eligible |
| Insulin | | Eligible |
| Laxatives (non-fiber) | Dulcolax, Ex-Lax, Miralax | Not Eligible |
| Motion Sickness | Dramamine, Sea-band Wristband, Bonine | Not Eligible |
| Nasal Sprays, Drops & Inhalers | Afrin Spray, Ocean Nasal Spray | Eligible |
| Oral Remedies or Treatments | salivia substitutes, mouth sore treatments, dental repair, Salivart, Anbesol, Orajel, Dentemp | Eligible |
| Pain Relief (includes aspirin) | Tylenol, Advil, Midol, Bayer | Not Eligible |
| Prenatal Vitamins | Stuart Prenatal, Nature's Bounty Prenatal Vitamins | Eligible |
| Reading glasses and maintenance accessories | | Eligible |
| Respiratory Treatments and Vapor Products | Primatene, Bronkaid, Vicks Vapor Rub, Sudacare | Not Eligible |
| Skin treatments | Psoriasis, MG217, Dermarest Eczema | Eligible |
| Sleep Aids & Sedatives | Unisom, Nytol, Sominex | Not Eligible |
| Smoking Deterrents | Nicoderm, Nicorette | Eligible |
| Stomach Remedies | Mylanta, Maalox, Tums | Not Eligible |



People helping people...it's what we do best

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