

Eligible and Ineligible Expenses

FOR YOUR HEALTH CARE SPENDING ACCOUNT
AND YOUR DEPENDENT CARE ACCOUNT

Supplement to Your Claims Kit

Health Care Spending Account Eligible and Ineligible Expenses

Eligible Expenses

Expenses that can be reimbursed through the Health Care Spending Account are generally those expenses allowed by the Internal Revenue Service as tax-deductible health care expenses. Eligible expenses are those not reimbursed or paid for by a health care benefits plan. Such expenses include, **but are not limited to**, the following:

- Artificial limbs
- Chiropractors' fees
- Christian scientist practitioners' fees
- Contact lens solution and eye drops
- Crutches
- Dental expenses not reimbursed by a dental plan
- Doctors' fees
- Eyeglasses, contact lenses, and corrective surgery (LK, RK, laser, etc.)
- False teeth
- Insulin
- Medical expenses not reimbursed by a medical plan
- Medical plan deductibles, co-payments, and coinsurance
- Over-the-counter drugs approved for medical care, i.e. Claritin, aspirin, and cough medicines*
- Prescribed drugs and programs to stop smoking
- Prescribed medications including birth control pills
- Routine medical exams
- Special equipment (e.g., telephone equipment for the deaf)
- Wheelchairs

**For a more detailed list of eligible and ineligible OTC expenses, please refer to the "OTC Eligible and Ineligible Expense section within this document.*

Ineligible Expenses

Expenses not eligible for reimbursement through the Health Care Spending Account include, **but are not limited to**, the following:

- Anti-baldness drugs
- Cosmetic surgery and treatment related to cosmetic surgery
- Dental procedures to whiten teeth
- Diaper service
- Donations to volunteer ambulance companies
- Electrolysis
- Funeral and burial expenses
- Health club dues (*unless prescribed by a physician for the treatment of obesity*)
- Household help
- Premiums paid for health care coverage
- Toothpaste, cosmetics, and toiletries
- Vitamins and supplements considered for general health purposes
- Weight loss programs (*unless prescribed by a physician for the treatment of a specific illness or disease*)

Over-the-Counter (OTC) Eligible Expenses

OTC expenses that can be reimbursed through the Health Care Spending Account are generally those expenses allowed by the Internal Revenue Service as tax-deductible health care expenses. Eligible expenses are those not reimbursed or paid for by a health care benefits plan. Included in this section is a sample list of OTC drugs eligible for reimbursement. This is not an exhaustive list and is intended to give examples of some of the most common OTC drugs allowed.

- Allergy Prevention & Treatment
- Antacids and Acid Reducers
- Anticandial
- Antihistamines
- Antidiarrheal and Laxatives
- Anti-fungal
- Anti-itch Lotions and Creams
- Asthma
- Cold Sore/Fever Blister
- Condoms/Contraceptive Devices
- Contact Lenses Solutions
- Cough Suppressants
- Decongestant/ Nasal Decongestant
- Diaper Rash Ointments
- Eye Drops for Allergy/Cold Relief
- First Aid Supplies
- Hemorrhoid Treatments
- Internal Analgesic/Antipyretic
- Incontinence Supplies
- Liniments
- Medical Monitoring
- Medical Products and Devices
- Menstrual Cycle Medications
- Migraine
- Motion Sickness Medication
- Nicotine Gum/Patches/Smoking Cessation Aids
- Pediculicide (head lice)
- Smoking Cessation
- Toothache/Teething Pain Relievers
- Wart Removal Medications

Dual Purpose OTC Drugs. These require a third-party receipt and a note from the Health Care Provider listing the diagnosis of the medical condition and the recommendation of the OTC Drug.

- Anti-baldness/hair loss/hair replacement
- Fiber supplements such as Benefiber and Metamucil
- Glucosamine/Chondroitin for arthritis or other medical condition (*not reimbursable if taken for overall joint health*)
- Herbal supplements used to treat a specific disease (e.g. depression)
- Hormone Therapy Drugs
- Medicated shampoos to treat a specific medical condition like psoriasis and only the amount in excess of the cost of normal shampoo.
- No Doz (and other sleep prevention drugs)
- Pedialyte for a child's dehydration
- Acne medicines (*not reimbursable if used for cosmetic purposes such as wrinkle reduction*)
- Sleep-Aids
- Snoring cessation aids and medications such as Breathe Right Spray
- Sunscreen and Sunblock
- Vitamins (*if taken to treat a specific medical condition*)
- Weight loss/dietary supplements

Over-the-Counter (OTC) Ineligible Expenses

These OTC drugs or other products are not considered medical care and therefore would not be reimbursable through the plan. OTC expenses **not** eligible for reimbursement through the Health Care Spending Account include, **but are not limited to**, the following:

- Chapstick
- Cosmetics
- Cotton balls
- Deodorants
- Face creams
- Feminine hygiene products
- Food items
- Hair removal treatments
- Mouthwashes
- Oral Anesthetics
- Shaving cream and razors
- Soap
- Teeth whitening kits, and powders
- Toothpaste
- Vitamins taken to improve overall health

Dependent Care Spending Account Eligible and Ineligible Expenses

Eligible Expenses

Expenses that can be reimbursed through the Dependent Day Care Spending Account are expenses needed to care for a child or disabled dependent(s) because you — and your spouse, if you're married — work. Such expenses include, **but are not limited to**, the following:

- Payments to nursery schools, child/elder care centers, or individuals for care of pre-school children
- Payments for before-school or after-school care for children from kindergarten to age 13 or for disabled dependent(s) of any age (including meals, lodging, and payroll taxes of housekeeper)
- Payments to providers outside the home for care of disabled dependent(s)
- Payments to a relative for care of qualifying dependent(s). Please note: the relative cannot be your dependent
- Payments in lieu of regular day care to summer camp or other summer day programs for which your dependent receives no educational credit

Ineligible Expenses

Expenses not eligible for reimbursement through the Dependent Day Care Spending Account include, **but are not limited to**, the following:

- Expenses for the education of your qualified dependent(s)
- Expenses for food, clothing, or entertainment for your dependent(s)
- Expenses for overnight camps
- Services of gardener or chauffeur
- Transportation to get your dependent(s) to daycare outside your home
- Tuition for kindergarten
- Payments to a housekeeper while you are home sick
- Payments to a dependent to care for another dependent