

FSA EXPENSES

Know what you can and can't buy with your FSA dollars



PIERCE GROUP BENEFITS

POTENTIALLY ELIGIBLE MEDICAL EXPENSES

Acupuncture	Hearing aids	Oxygen
Alcoholism treatment	Home care ⁵	Prosthesis
Ambulance	Hospital services	Psychiatric care
Artificial limb	Laboratory fees	Psychoanalysis
Autoette/Wheelchair	Lead-based paint removal	Psychologist
Bandages	Lodging essential to medical care ⁶	Special education ⁸
Birth control pills	Maternity care & related services	Sterilization
Braille books and magazines ³	Meals for inpatients ⁶	Stop-smoking program
Breast reconstruction surgery ²	Medical information plan (fees to maintain medical info in databank for your care)	Surgery
Chiropractor	Medical services (e.g., physician, surgeon, specialist)	Telephone for hearing impaired
Christian Science Practitioner ⁴	Mentally disabled (special home) ⁷	Television adapted for hearing impaired
Crutches	Nursing home	Therapy
Diagnostic services	Nursing services	Transplants
Disabled dependent medical care	Operations	Transportation essential to medical care
Drug addiction treatment	Organ donor's medical expenses & transportation	Vasectomy
Drugs and medicines (prescription & OTC eligible for Health Care FSA)	Osteopath	Weight-loss program ⁹
Fertility treatment		Wig to replace hair lost to disease
Guide dog or other service animal		X-ray

¹ Assumes that your employer's Flexible Spending Account (FSA) under the plan document and/or Summary Plan Description (SPD) permits the reimbursement for expenses for "medical care" as defined in Internal Revenue Code §213(d). The SPD is the communication about this plan provided to you by your employer. Some plans will be more narrowly defined than this. See your employer or benefits administrator for details about what expenses are reimbursable through your FSA.

² You can include in medical expenses the amount you pay for breast reconstruction surgery following a mastectomy for cancer.

³ Only the amount above the cost of regular printed material will qualify.

⁴ You can include in medical expenses the fees you pay to Christian Science Practitioners for medical care.

⁵ Nursing services are eligible (e.g., administer medication, changing dressings, bathing, grooming, etc.), but not expenses for household or personal services.

⁶ You can include in medical expenses the cost of meals and/or lodging at a hospital or similar institution if a principal reason for being there is to get medical care. You cannot include in medical expenses the cost of meals and/or lodging that are not part of inpatient care.

⁷ May qualify where provided on doctor's recommendation to aid transition to independent living or, where receiving treatment for disabling medical condition.

⁸ You can include in medical expenses fees you pay on a doctor's recommendation for a child's tutoring by a teacher who is specially trained and qualified to work with children who have learning disabilities caused by mental or physical impairments, including nervous system disorders.

⁹ Qualifies if recommended by physician to treat specific condition;(e.g., obesity, heart disease, diabetes; however cost of food does not qualify).

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POTENTIALLY ELIGIBLE PRESCRIPTION MEDICATION CARE EXPENSES

You can use your Flexible Spending Account (FSA) dollars to pay out-of-pocket expenses for prescription drug co-payments and co-insurance. Please refer to the specifics of your particular FSA plan, as eligible items can vary.

POTENTIALLY ELIGIBLE OVER-THE-COUNTER MEDICATION EXPENSES W/OUT A PRESCRIPTION

(As of Jan. 1, 2011)

Band Aids
Birth Control
Braces & Support
Contact Lens Supplies
Denture Adhesives
Diagnostic Tests & Monitors
Elastic Bandages & Wraps
First Aid Supplies
Insulin & Diabetic Supplies
Ostomy Products
Reading Glasses
Wheelchairs, Walkers, Canes

POTENTIALLY ELIGIBLE OVER-THE-COUNTER MEDICATION EXPENSES WITH A PRESCRIPTION

(As of Jan. 1, 2011)

Acid Controllers
Allergy & Sinus
Antibiotic Product
Antidiarrheal
Baby Rash Ointment
Cold Sore Medicines
Cough, Cold & Flu Medicine
Digestive Aids
Laxatives
Motion Sickness
Pain Relief
Respiratory Treatments

POTENTIALLY ELIGIBLE EYE CARE EXPENSES

Contact Lenses
Eyeglasses
Optometrist
Prescription Sunglasses
Eye Examinations
Eye Surgery (e.g. LASIK)

POTENTIALLY ELIGIBLE DENTAL CARE EXPENSES

Artificial teeth
Dental treatment

POTENTIALLY INELIGIBLE HEALTH CARE EXPENSES

The following products and services, within the health care and Over-the-Counter medication categories, are **NOT** eligible for Flexible Spending Account (FSA) savings.

Baby-sitting, Childcare, and Nursing Services for a Normal, Healthy Baby
Household Help
Illegal Operations and Treatments
Insurance Premiums (other than specifically for health insurance)
Maternity Clothes
Medical Savings Account (MSA)/Health Saving Account (HSA) Contributions
Nutritional Supplements²

Personal Use Items³
Swimming Lessons
Teeth Whitening
Veterinary Fees
Weight-Loss Program not part of specific disease treatment
Ineligible Over-the-Counter Products
Aromatherapy
Baby Products (e.g., Bottles, Wipes, Baby Oil)
Breast Enhancements

Cosmetic Products (e.g., Makeup, Perfumes)
Dental Products (e.g., Toothbrush, Toothpaste, Dental Floss)
Dietary/Nutritional Supplements (e.g., Ensure[®], Glucerna[®], Slimfast[®])
Feminine Care (e.g., Tampons)
Herbal Supplements
Sun Tanning Products
Toiletries (e.g., Deodorant, Shampoo, ChapStick[®])
Vitamins (for General Health)

1. You cannot include in medical expenses the amount you pay for unnecessary cosmetic surgery. This includes any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. You cannot include in medical expenses the amount you pay for procedures such as face lifts, hair transplants, hair removal (electrolysis), teeth whitening and liposuction.

2. You cannot include in medical expenses the cost of nutritional supplements, vitamins, herbal supplements, etc. unless they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician.

3. You cannot include in medical expenses the cost of an item used by personal living, or family purposes unless it is used primarily to prevent or alleviate a physical or mental defect or illness.