

Know Your FSA: What's Eligible & What's Not

Eligible Health Care Expenses

► Caring for the Handicapped

- Service dog
- Special education for the blind
- Tuition at special school for handicapped

► Child Birth & Well-Being

- Breast pumps & lactation supplies
- Birthing/Lamaze
- Childbirth expenses (physician, hospital, etc.)
- Midwife services

► Dental

- Bridges
- Crowns (non-cosmetic)
- Dentures and care products
- Exams and teeth cleaning
- Fillings
- Gum treatment
- Implants
- Occlusal guards
- Oral surgery
- Orthodontia
- Root canals
- X-Rays

► Family Planning

- Condoms
- Fertility treatments
- Oral contraceptives
- Pregnancy test kit
- Tubal ligation
- Vasectomy

► Hearing

- Hearing aid devices and batteries
- Hearing exams
- Telephone for the hearing impaired

► Lab Exams & Tests

- Blood tests
- Body scans
- Cardiographs
- Cholesterol testing
- Laboratory fees
- Mammograms

- Radiology
- Urine/stool analysis
- X-Rays

► Medical Equipment

- Artificial limb/prosthetics
- Asthma flow meters
- Autoette/wheelchair
- Blood pressure monitors
- Blood sugar test kit/strips
- Custom orthotic
- Diabetic Supplies
- Glucose kits, monitors and testers
- Heart rate monitors
- Medic-alert bracelet
- Nebulizers/Vaporizers
- Prosthesis
- Syringes

► Medical Procedures

- Acupuncture
- Breast reconstruction surgery (following mastectomy due to disease)
- Operations (non-cosmetic)
- Organ donor's medical expenses
- Surgical fees

► Medicines & Drugs

- Insulin
- Prescription Drugs

► Miscellaneous

- Ambulance service
- Co-insurance and co-pays
- Deductible eligible expenses
- Hospital services
- Transportation expenses incurred for the rendering of medical services

► Routine or Preventative Care

- Flu shots
- Immunizations/Vaccinations
- Physical exams

► Specialists

- Chiropractor
- Dermatologist

- Osteopath
- Psychiatrist
- Psychologist

► Therapy

- Alcoholism treatments
- Drug dependency treatments
- Physical therapy
- Smoking cessation programs
- Speech therapy

► Vision

- Artificial eyes
- Contact lenses & cleaning solutions
- Eye examinations
- Eye surgery
- Eyeglasses
- Laser eye surgery/LASIK
- Prescription sunglasses
- Seeing eye dog and its upkeep

► Over-the-Counter

- Bandages
- Callous and corn removers
- Crutches
- Cushions, pads, arch supports
- First-Aid kits
- Gauze and gauze pads
- Heating pads
- Hot/cold packs
- Hydrogen Peroxide
- Incontinence supplies for adults
- Medical tape
- Pedialyte for child's dehydration
- Rubbing alcohol
- Sunscreen (SPF 15+)
- Supports and braces
- Thermometers

Prescriptions for OTC drugs and medicines must be submitted to Sentinel Benefits along with a request for reimbursement.

Ineligible Health Care Expenses

- Christian Science practitioner*
- Compression hosiery* (for treatment of varicose veins)
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs*
- Diaper Service
- Doula*
- Electrolysis
- Exercise Equipment/Personal Trainers
- Fiber supplements*
- Glucosamine/Chondroitin*
- Hair Loss Medication
- Hair Transplant
- Handicap automobile modifications*
- Health Club Dues*
- Herbal supplements*
- Humidifier*
- Insurance Premiums and Interest
- Lactation consultant*
- Language training for disabled child*
- Laser hair removal
- Lead-based paint removal*
- Long-Term Care Premiums
- Marriage Counseling
- Massage*
- Maternity Clothes
- Mentally handicapped or disabled person's cost for special home*
- Nutritionist*
- Orthopedic shoes* (to the extent the cost exceeds that of normal shoes)
- Prenatal vitamins*
- Psychoanalysis*
- Special food/beverage* (cost difference from regular food purchase)
- Special formula*
- Stem cell harvesting*
- Swimming Lessons
- Teeth Bleaching or Whitening
- Vitamins or nutritional supplements*
- Weight-loss program*
- Wig*

**Expenses marked with an asterik (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.*

Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d).

Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse.

Eligible Dependent Care Expenses

- After-school care or extended day programs
- Babysitters (not for social events)
- Caregivers for a disabled spouse or dependent who lives with the participant
- Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- Day camps
- Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection
- Nursery schools
- Transportation services provided by the dependent care provider

Ineligible Dependent Care Expenses

- Babysitting for social events
- Educational expenses
- Expenses deducted from personal income tax return (dependent care)
- Kindergarten
- Overnight camps

For more information call (888) 762-6088,
or visit www.sentinelgroup.com

