Know Your Health Care 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
- Abortion

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

Miscellaneous

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

Routine or Preventative Car

- > 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

- > Allergy medicine
- > Antacids/acid reducers
- > Anti-itch creams
- Antihistamines
- > Bandages
- > Cold and Flu medicine
- > Cough suppressants
- > Cold sore/fever blister ointments
- > Callous and corn removers
- Crutches
- > Cushions, pads, arch supports
- > Eye drops
- > First-Aid kits
- > Gauze and gauze pads
- > Heating pads
- > Hot/cold packs
- > Hydrogen Peroxide
- > Incontinence supplies for adults
- Laxatives
- > Medical tape
- > Menstrual care products
- > Pain relievers
- > Pedialyte for child's dehydration
- > Rubbing alcohol
- > Sunscreen (SPF 15+)
- > Supports and braces
- > Thermometers
- > Toothache/teething gels

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

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

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/Chondrotin*
- 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 eligibile expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.