

Guidelines

VERY IMPORANT – Changes coming from the IRS 1/1/2011

According to the information at this point, beginning 1/1/2011, over-the-counter (OTC) medications (such as Tylenol, Advil, etc) will NOT be eligible for purchase with pre-tax dollars without a doctor's prescription. Some non-medicine items (contact wetting solution, bandages) will continue to be eligible. There is not a list available from the IRS as to what will be eligible beginning 1/1/2011. Any updates/changes will be communicated to your HR Manager and updated on our website.

Examples of Eligible/Ineligible FSA Expenses

This is not intended to be a comprehensive or all-inclusive listing of eligible and ineligible expenses, especially considering the fast pace of changes in medical technology. If you have any questions about an expense, please call us at 877-SBS-FLEX [877-727-3539].

ELIGIBLE EXPENSES

OTC BRAND-NAME / GENERIC DRUGS AND SUPPLIES

Antacids – Pepcid AC, Tums, Rolaids, Mylanta, Maalox, Pepto Bismal, Zantac, Alka Seltzer, etc.	First Aid – Rubbing Alcohol, Hydrogen Peroxide, Bactine, Bandages, Band-Aids, etc.
Anti-diarrhea Medication – Imodium AD, Pepto Bismol, etc.	Miscellaneous – Pregnancy Tests, OTC Reading Glasses, etc.
Topical Anesthetics/Anti-fungal – Lanacaine, Preparation H Calamine Lotion, Hydrocortisone, Neosporin, , Tinactin, etc.	Pain Relievers – Tylenol, Advil, Motrin, Aspirin, Goody's, etc
Children's Medications – Dimetapp, Children's Advil and Tylenol, Pedialyte, Desitin, etc.	Physician Ordered Vitamins/ Minerals – Calcium, Zinc, Iron, etc.
Cough and Cold – Robitussin, Nyquil, Dayquil, Vick's Vapor Rub, Tylenol Cold, Formula 44, etc.	Sinus and Allergy Medication – Claritin, Benadryl, Sinutab, etc
Enemas, Laxatives and Stool Softeners	Smoking Cessation – Nicoderm CQ, Nicorette Gum, Nicotrol, etc.

MEDICAL

Ambulance Costs	Expenses for Handicapped Dependent	Operations (if medically necessary)
Artificial Limbs or Prosthesis	Fertility Treatments	Organ Transplants
Blood Pressure Testing	Guide Dog	Oxygen
Braille Books, Magazines, etc.	Hearing Devices and Batteries	Physician's Co-pays
Chiropractic Treatments	Hormone Therapy	Physician's Fees
Co-pays and Deductibles	Insulin	Prescription Medication
Crutches	Laboratory fees	Psychoanalysis
Diabetic Testing Supplies	Learning Disability associated costs	Psychiatric Care
Diagnostic Fees	Massage Therapists (with Physician Order)	Psychologist Fees
Doctor Prescribed Weight-Loss (not food)	MRI Charges	Sterilization
Drug and Alcoholism Treatment	Nurses' Fees (RN and LPN)	Wheelchairs
Drug and Medical Supplies	Obstetrical expenses	X-Rays

VISION CARE

Contact Lenses	Glasses (including Lens, Frames, Prescription Sunglasses, Reading Glasses)
Contact Lens Solutions	LASIK Surgery
Eye Examinations	Photo Refractive Keratotomy (PRK)

MEDICALLY NECESSARY TRAVEL

Associated parking fees and tolls	Parent's transportation expenses if needed to go with a child who needs health care
Bus, taxi, train or plane fare to healthcare facility	Transportation expenses for regular visits to see a mentally ill dependent if these visits are recommended as part of treatment
Lodging (maximum of \$50 per night and must be related to treatment in a hospital or equivalent)	Transportation expenses of a nurse or other person who can give injections, medications or other treatment required by a patient who is traveling to get health care and is unable to travel alone.
Meals if incurred at a hospital while seeking treatment	Transportation to healthcare facility – based on IRS health mileage rate

DENTAL

Dentures, Artificial Teeth, Bridges	Oral Surgery
Exams, Prophylaxis (Cleaning)	Orthodontia (Braces)
Extractions, Fillings	Root Canals
Fluoride Treatments	X-Rays

INELIGIBLE EXPENSES

Any expenses incurred in an illegal operation or treatment	Household Help
Automobile Insurance Premiums	Marriage or Family Counseling
Bleaching of Teeth (or any cosmetic dental)	Maternity clothing, diaper service, etc.
Bottled Water	Minoxidil or Rogaine
Breast Implant Repair, Breast Pumps	Pre-payment of Services, Paying back bills
Cellulite Treatments	Purchase of a tanning bed (for a skin condition)
Chemical Peels	Retin A (except as prescribed for acne treatment)
Cosmetic Surgery	Safety Eyeglasses
Cosmetics, toiletries, toothpaste, etc.	Sunscreens (under 30 SPF)
Contact Lens insurance contracts (for replacement of damaged or lost lens)	Tattoo removal
Dancing or swimming lessons	Treatment for varicose veins(unless medically necessary)
Expenses incurred as or to a surrogate mother	Vacations and trips
Funeral and Burial Expenses	Vacuum cleaners, pillows or filters (in the case of allergies)
Health Club, YMCA dues/personal trainer fees	Vitamins/Minerals (without Doctor's orders)