

Flexible Spending Accounts

Medical Expenses

Medical expenses include payments you make for the diagnosis, treatment or prevention of disease or for treatment affecting any part or function of the body and the amounts you pay for transportation to get medical care.

The following is a partial listing of medical expenses, which are allowed and disallowed through your Flexible Reimbursement in general; the medical expenses that are allowable deductions on your federal income tax (IRC Section 213(d)) are also reimbursable expenses through your flexible spending account.

It is possible that changes in the IRS rules can affect the Allowed and or Disallowed Expenses categories.

Allowed Expenses	Disallowed Expenses				
<ul style="list-style-type: none"> • Acupuncture • Ambulance • Chiropractor fees • Coinsurance (co-pays and deductibles for health, dental and vision) • Corrective eye surgery • Crutches (purchase or rental) • Hearing aids and hearing aid batteries • Hospital services • Immunizations • Insulin and equipment needed to inject the insulin • Laboratory fees • Massage therapy with letter stating medical necessity • Medicines (prescriptions) • Nursing services-connected with caring for the patient • Organ donation/transplantation • Orthodontic fees • Over the counter medicines • Prescription eyeglasses, sunglasses, Contact Lenses and solutions associated with their care • Physical, Dental and Eye exams • Prosthesis • Psychoanalysis, Psychiatric & Psychological treatment/fees • Reading glasses • Surgery/operations • Transportation-amounts primarily for and essential to medical care • Weight-loss program and/or drugs to induce weight loss when prescribed for a specific diagnosis • Well-child care • Wheelchair • X-ray fees 	<ul style="list-style-type: none"> • Chapped lip treatments • Cosmetic surgery (expenses exceptions if medically necessary) • Dancing lessons, swimming lessons, etc., even if recommended for the general improvement of your health • Diaper service • Electrolysis or hair removal • Face creams, moisturizers, suntan lotions • Funeral Expenses • Hair transplant (i.e. Rogaine, Propecia) • Health Club dues • Household help • Insurance premiums –for individual and/or spouses health, dental, and/or policies covering loss of earnings, loss of a limb or eyesight • Maternity clothes • Medicated shampoos and soaps (unless prescribed by a doctor) • Psychoanalysis received as part of training to be a psychoanalyst • Sunscreen • Teeth Bleaching • Toiletries • Toothbrushes, toothpaste • Vitamins and supplements for maintaining general good health 				
<p>How to File a Claim: To receive reimbursement for eligible expenses, mail OR fax (not both) a completed claim form along with IRS-required documentation of the expense which will include all of the following:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">1. Date of service/purchase</td> <td style="width: 50%;">4. Name of person receiving services</td> </tr> <tr> <td>2. Name of provider of service</td> <td>5. Type of service/supply provided</td> </tr> </table> <p>3. Amount charged for each service/supply or the amount not reimbursed by insurance</p> <p>All individual receipts should be taped on an 8 ½ x 11 piece of paper to expedite claim processing. * Cancelled checks do not qualify as third-party documentation and are not accepted by the IRS. Be sure to provide all information requested on the form. The form must be signed or it will be returned.</p>		1. Date of service/purchase	4. Name of person receiving services	2. Name of provider of service	5. Type of service/supply provided
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<h3>Dependent /Day Care Expenses</h3>					
<p>Dependent/daycare expenses include payments you make for the care of a child under 13 and/or a dependent regardless of age who requires care due to an inability to care for him or herself, to enable you (and, if married, your spouse) to remain gainfully employed. Those dependents unable to care for themselves must spend at least 8 hours a day in your home for the care to be eligible, and you must declare them as a dependent (or have the ability to declare them as a dependent except for their level of gross income) on your Federal tax return. Reimbursement for amounts cannot be claimed if paid to your spouse, anyone you claim as a tax dependent, or your child under age 19. Any expenses reimbursed through your account cannot be claimed for income tax purposes.</p>					
Allowed Dependent/Daycare Expenses	Disallowed Dependent/Daycare Expenses				
<ul style="list-style-type: none"> • Licensed day care facility • Preschool program • In-home child and dependent care services • Day camp expenses • Elder care • Any other qualified dependent care expenses as defined by the IRS. 	<ul style="list-style-type: none"> • Overnight camp • Services solely for the purpose of household cleaning • Daycare for children past their 13th birthday 				

Please remember day care expenses must be incurred to be eligible for reimbursement.