

# Sample Eligible and Ineligible Expenses under a Medical/Dental Reimbursement Account

## Insurance

### **Eligible**

- Deductible and co-payments for medical, dental and vision plans.
- Coinsurance
- Amounts not reimbursed

### **Ineligible**

- All premiums for insurance
- Expenses reimbursed by other insurance

## Prescription Drugs

### **Eligible**

- Prescription drugs for a specific medical treatment
- Birth Control drugs
- Insulin
- Over the counter medications to treat specific conditions

### **Ineligible**

- Prescription drugs for cosmetic purposes

## Vision Care

### **Eligible**

- Optometrist or ophthalmologist fees
- Eyeglasses
- Contact lenses and cleaning solutions
- Prescription Sunglasses
- Lasik Eye Surgery

### **Ineligible**

- Lens replacement insurance
- Warranties
- Protection Plans

## Dental/Orthodontic Care

### **Eligible**

- Dental Care
- Artificial teeth / dentures
- Fluoridation of home water supply advised by dentist
- Braces, orthodontic services incurred within plan year\*

### **Ineligible**

- Teeth Bleaching
- Tooth bonding that is not medically necessary

\*Special rules apply to Orthodontia contracts. Expenses can only be paid if incurred within the plan year. Most contracts span several years.

## Treatments/Therapies

### **Eligible**

- Weight loss programs prescribed to treat a medical condition
- X-ray treatments
- Smoking Cessation
- Treatment for drug or alcohol dependency
- Acupuncture
- Vaccinations
- Physical therapy

### **Ineligible**

- Physical treatments unrelated to specific health problems or diagnosis

## Fees/Services

### **Eligible**

- Physicians Fees
- Routine exams
- Obstetrical expenses
- Hospital services
- Nursing services for a specific condition
- Cost of a nurse's room and board and nurse's services
- Surgical or diagnostic services
- Legal Sterilization
- Cosmetic surgeries or treatment that treat deformity as caused by an accident or trauma or disease as an abnormality from birth
- Services of chiropractors or osteopaths
- Anesthesiologist fees
- Dermatologist fees
- Gynecologist fees

### **Ineligible**

- Cosmetic surgeries or procedures that improve patient's appearance but do not meaningfully promote the proper function of the body or prevent or treat an illness or disease
- Payments to domestic help, companion, babysitter, chauffer, etc. who primarily render services of a non-medical nature.
- Nursemaids or practical nurses who render general care for healthy infants
- Payments for child care (eligible under the Dependent Care FSA)

## Medical Equipment

### **Eligible**

- Wheelchair (includes cost of operating and maintaining)
- Crutches (purchased or rented)
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition
- Artificial Limbs
- Support hose (if medically necessary)
- Wigs (where necessary for mental health of individual who loses hair because of disease)

### **Ineligible**

- Wigs, when not medically necessary for mental health
- Vacuum cleaner purchased by an individual with dust allergy

## Psychiatric Care

### **Eligible**

- Services of psychotherapists, psychiatrists and psychologists
- Legal fees directly related to commitment of a mentally ill person

### **Ineligible**

- Psychoanalysis undertaken to satisfy curriculum requirements of a student
- Marriage counseling

## Assistance for the

### **Disabled**

### **Eligible**

- Cost of guide for a blind person
- Cost of note-taker for a deaf child in school
- Cost of Braille books and magazines in excess of cost of regular editions
- Seeing eye dog (cost of buying, training and maintaining)
- Hearing-trained cat or other animal to assist deaf person (cost of buying, training and maintaining)
- Household visual alert system for deaf person
- Excess costs of specifically equipping automobile for a disabled person over the cost of ordinary automobile; device for lifting a disabled person into automobile

## Miscellaneous Charges

### **Eligible**

- Sales tax associated with an eligible expense
- Hearing aids, batteries for operation of hearing aids, hearing aid repairs
- Expenses connected with donating an organ
- Cost of computer storage of medical records
- Cost of special diet, but only if it is medically necessary and only to the extent that costs exceed that of a normal diet
- Transportation expenses primarily for, and essential to, medical care including car mileage(.14), bus, taxi, train, plane fares, ambulance services, parking fees and tolls
- Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for and essential to medical care provided by a doctor.

### **Ineligible**

- Expenses of divorce when doctor or psychiatrist recommends divorce
- Cost of toiletries, cosmetics and sundry items
- Cost of specialized foods taken as a substitute for regular diet, when the special diet is not medically necessary or cost is not in excess of a normal diet
- Maternity clothes
- Diaper service
- Distilled water purchased to avoid drinking fluoridated city water supply

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