

Flexible Spending Account

Eligible Expenses

What are medical care expenses?

The IRS defines these expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

With that in mind, we have created a list of many of your most-inquired about medical expenses. For a full listing of eligible expenses, we encourage you to download the IRS Publication 502 Medical and Dental Expenses from IRS.gov.*

Dental Services

Crowns/Bridges
Dental X-Rays
Dentures
Exams/Teeth
Cleaning
Extractions
Fillings
Gum Treatment
Oral Surgery
Orthodontia/Braces

Insurance-Related Items

Co-pay Amounts
Deductibles
Preexisting condition expenses (medical)
Private Hospital Room Differential

Lab Exams/Tests

Blood Tests
Cardiographs
Diagnostic
Laboratory Fees
Metabolism Tests
Spinal Fluid Tests
Urine/Stool Analysis
X-Rays

Medications

Aspirin, if plan allows
Insulin
Nicotine Gum or Patches, if plan allows
OTC Medicines, if plan allows and accompanied by a doctor's prescription

Prescribed Birth Control
Prescribed Vitamins (to treat specific disease)
Prescription Drugs

Obstetric Services

Mid-Wife Expenses
OB/GYN Exams
OB/GYN Prepaid maternity fees (reimbursable after date of birth)
Post-Natal/Pre-Natal Treatment
Pre-Natal Vitamins

Practitioners

Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

Other Medical Treatments/Procedures

Acupuncture
Alcoholism (inpatient treatment)
Cosmetic Surgery (if medically necessary)
Drug Addiction
Hearing Exams
Hospital Services

Infertility
In-Vitro Fertilization
Norplant Insertion or Removal
Patterning Exercises
Physical Examination (not employment related)
Physical Therapy
Pregnancy Tests
Rolfing
Smoking Cessation Programs
Speech Therapy
Sterilization
Transplants (includes organ donor)
Treatment for Handicapped
Vaccinations/Immunizations
Vasectomy
Well Baby Care

Other Medical Equipment, Supplies and Services

Abdominal/Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Contraceptives
Counseling
Crutches
Guide Dog (for visually/hearing impaired person)
Hearing Aids &

Batteries
Hospital Bed
Learning Disability (special school/teacher)
Medic Alert Bracelet or Necklace
Oxygen Equipment
Prescribed Medical and Exercise Equipment
Prosthesis
Splints/Casts
Support Hose (if medically necessary)
Syringes
Transportation Expenses (essential to medical care)
Tuition Fee at Special School for Disabled Child
Wheelchair
Wigs (hair loss due to disease)

Vision Services

Artificial Eyes
Contact Lenses
Contact Lens Solution
Eye Examinations
Eyeglasses
Laser Eye Surgeries
Ophthalmologist
Optometrist
Prescription
Sunglasses
Radial Keratotomy

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Ineligible Expenses

The IRS does not allow the following to be reimbursed under your Flexible Spending Account as expenses to promote general health are not eligible. This is not an inclusive listing.

Babysitting and Child Care
Breast Pumps**
Calcium Supplements
Canceled Appointment Fees
Contact Lens Insurance
Cosmetic Surgery/Procedures
Custom Fit-overs (clip ons)
Dancing Lessons
Diaper Service
Discounted Fees/Write-offs
Electrolysis
Exercise Equipment**
Eyeglass Insurance
Fitness Programs**
Hair Loss Medication
Hair Transplant

Health Club Dues
Treatment Program (at a Health Club)**
Herbs & Herbal Medicines
Homeopathic Drugs
Illegal Operation or Treatment
Insurance Premium Interest Charge
Insurance Premiums
Lamaze Class****
Marriage Counseling
Massage Therapy***
Maternity Clothes
Personal Trainer
Prescription Drug Discount
Program Premiums
Retin-A*

Rogaine**
Special Foods**
(cost difference of common product)
Student Health Fee
Swimming Lessons
Tattoo Removal
Teeth Whitening/Bleaching
Toiletries, Toothpaste, etc.
Varicose Vein Treatment**
Veneers
Vision Discount Program Premiums
Vitamins**
Weight Loss Programs &/or Drugs**

*There are two exceptions to be aware of: 1) Insurance premiums are not reimbursable under a Health Care Reimbursement Account / Flexible Spending Account, and 2) the reimbursement is based only upon when the expense was incurred. For example, the date of service, not the date paid.

**Eligible only with Doctor's certification identifying the medical condition and length of treatment program.

***IRS Section 213(d) has indicated that therapy provided for the general improvement of mental health, relief of stress, or personal enjoyment, is not an eligible expense reimbursable from your HRA or FSA account. Therapy used to treat a specific medical need remains eligible. Therefore, this type of expense will require a doctor's note, with a diagnosis, to state the medical need for eligibility to be determined.

****Eligible expenses are limited to the mother's instruction related to birth.

Please be aware that the Internal Revenue Service looks to the reasonableness of the cost of the treatment.

Questions?

If you have questions on eligible medical expenses, please call us at (855) 329-0095 or email us at healthaccountservices@MyMidAmerica.com.

