Maximize the Value of Your Reimbursement Account

Your Flexible Spending Account (FSA) and Health Savings Account (HSA) dollars can be used for a variety of out-of-pocket health care expenses. Take a look at the following lists for a better understanding of what is and is not eligible.

### Eligible Expenses

#### BABY/CHILD TO AGE 13
- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby Care

#### DENTAL
- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia and Braces
- Crowns and Root Canals
- Periodontal Services

#### EYES
- Artificial Eyes
- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK

#### HEARING
- Hearing Devices and Batteries
- Hearing Examinations

#### LAB EXAMS/TESTS
- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

#### MEDICAL EQUIPMENT/SUPPLIES
- Air Purification Equipment*
- Arches, Orthotic Inserts and Orthopedic Shoes
- Contraceptive Devices
- Crutches and Wheel Chairs
- Exercise Equipment*
- Hospital Beds
- Medic Alert Bracelet or Necklace
- Nebulizers
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

#### MEDICAL PROCEDURES/SERVICES
- Acupuncture
- Alcohol and Drug Addiction (inpatient and outpatient treatment)
- Ambulance
- Hospital Services
- Fertility Enhancement and Treatment
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect or accident)
- Service Animals*
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*
- Vaccinations and Immunizations

#### MEDICATION
- Insulin
- Prescription Drugs

#### OBSTETRICS
- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments
- Breast Pumps and Lactation Supplies

#### PRACTITIONERS
- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath or Naturopath*
- Osteopath
- Physician
- Psychiatrist or Psychologist

#### THERAPY
- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise*
- Hypnosis
- Massage*
- Occupational
- Physical
- Speech
- Weight Loss Programs*
- Smoking Cessation Programs*

### Note:
This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, contact Stanley Benefits.

The IRS allows certain over-the-counter (OTC) medicines to be reimbursed using your FSA/HSA dollars. Here is a brief listing of some of those items:

Stanley Benefits, P.O. Box 29329 Greensboro, NC 27429-9329
Phone: 877-727-3539 - Fax: 877-432-9247 - Email: flex@stanleybenefits.com - Web: www.stanleybenefits.com
Eligible Over-the-Counter
Items in these categories can be purchased with a Benny card and without a prescription

- Baby Electrolytes
  Pedialyte, Enfalyte
- Contraceptives/Family Planning
  Non-medicated condoms
- Denture Adhesives, Repair, and Cleansers
  Poligrip, Benzondent, Efferdent
- Diabetes Testing and Aids
  Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- Diagnostic Products
  Thermometers, blood pressure monitors, cholesterol testing
- Ear Care (non-medicated)
  Ear drops, syringes, ear wax removal;
- Elastic/Athletic Treatments
  ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
  Unless classified as “sport” or “athletic”
- Eye Care
  Contact lens care
- Family Planning
  Pregnancy and ovulation kits
- Foot Treatment
  Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles
- First Aid Dressings and Supplies
  Band Aid, 3M Nexcare, non-sport tapes
- Glucosamine and/or Chondroitin (arthritis treatment)
  Osteo-Bi-Flex, Cosamin D, Flex-a-min
- Hearing Aid/Medical Batteries
- Incontinence Products
  Attends, Depend, GoodNites for juvenile incontinence, Prevail
- Prenatal Vitamins
  Stuart Prenatal, Nature’s Bounty prenatal Vitamins
- Reading Glasses and Maintenance Accessories
- Sunscreen
  15 SPF or greater

- Acne Medications
  Clearasil, OXY
- Acid Controllers/Digestive Aids
- Allergy and Sinus Medicine
- Antibiotics
- Anti-Diarrhea Medicine
- Antifungal (foot)
  Lamisil, Lotrimin
- Anti-Gas Products
- Anti-Itch and Insect bite
- Anti-Parasitic Treatments
- Antiseptics, Wound Cleansers
  Alcohol, peroxide, Epsom salt; Betadine
- Baby Teething Pain
  Baby Orajel, Anbesol Baby Oral Gel
- Cold, cough and Flu
- Denture Pain Relief
- Digestive Aids
- Ear Care
- Feminine Anti-Fungal/Anti-Itch
- Fiber Laxatives (bulk forming)
- First Aid Burn Remedies
  Dermoplast, Solarcaine
- Hemorrhoidal Preps
- Foot Care Treatments
  Corn and callus treatments, wart removers, devices,
- Homeopathic Remedies (products that treat an illness or condition)
  Boiron and Hyland products
- Incontinence protection and treatment products
- Laxatives (non-fiber)
- Motion Sickness
- Nasal Sprays, Drops and Inhalers
  Afrin Spray, Ocean Nasal Spray
- Oral Remedies or Treatments
  Mouth sore treatments
- Pain Relievers
- Respiratory Treatments
- Skin Treatments (for eczema, psoriasis, rosacea, etc.)
  Psoriasin, MG217, Dermarest Eczema
- Sleep Aids and Sedatives
- Smoking Deterrents
  Nicoderm, Nicorette
- Stomach Remedies

Ineligible Expenses
The IRS does not allow the following expenses to be reimbursed under FSA’s/HSA’s, as they are not prescribed by a physician for a specific ailment.

- Baby-sitting and Child Care*
- Insurance Premiums (Eyewear)
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs*
- Diaper Service
- Electrolysis
- Personal Trainers
- Hair Loss Medication
- Hair Transplant
- Health Club Dues*
- Insurance Premiums and Interest
- Long-Term Care Premiums (FSA)
- Marriage Counseling
- Maternity Clothes
- Sunscreen (less than SPF 15)
- Swimming Lessons
- Teeth Bleaching or Whitening
- Nutritional Supplements*

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