



STANLEY

BENEFITS

Actuaries. Consultants. Administrators.

Know Your FSA /HSA Eligible and Ineligible Expenses

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, Benzodent, 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;
- **Elastics/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**

Prescription Required Over-the-Counter Items

Note: These products may only be purchased using the Benny Card if the pharmacy assigns a RX number. A dispensing fee (which is flex eligible) may be added. Otherwise, send the prescription and receipt to Stanley Benefits for manual reimbursement. Stanley will retain the Prescription on File for refills.

- **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**
- **Eye 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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