

## Eligible Medical Expenses

Acupuncture	Medicines/Drugs (prescription drugs)
Alcoholism treatment	Mileage for Medical Purposes
Allergy treatments	Nursing services
Ambulance service	Obstetrical expenses
Artificial limb/teeth	Occlusal guards to prevent teeth grinding
Automobile modifications (if medically necessary)	Occupational therapy
Bandages, Band-aids	Operations (legal operations that are not cosmetic in nature)
Birth control pills (Norplant, ovulation kits)	Optometrist fees
Blood pressure monitoring devices	Oral surgery
Body scans for diagnostic purposes	Organ donation fees
Bone density testing	Orthodontia
Braille books and magazines	Orthopedic devices
Childbirth expenses (physician, midwife)	Osteopath fees
Childbirth preparation classes	Ovulation monitor
Chiropractor professional fees	Oxygen equipment
Co-insurance, co-pay amounts and deductibles	Patterning exercises
Contact lenses and cleaning solutions	Physical exams, routine physicals
Contraceptives (birth control pills, condoms, spermicides)	Physical therapy
Crutches	Physicians fees
Deductibles	Pregnancy test
Dental treatment	Prosthesis
Diabetic supplies (insulin, syringes, testing strips, glucometers)	Psychiatrists, Psychologists, Psychotherapists fees
Diagnostic services and tests	Psychoanalysis
Drug dependency treatments	Radial keratotomy/Ortho keratology
Dyslexia treatment	Routine physicals
Eye surgery (cataract, LASIK, corneal rings, etc.)	Shipping & Handling charges for medical needs
Eyeglasses	Sick-child care facility (for medical care only)
Eye examinations	Sleep disorder and treatment
Fertility treatments	Speech therapy
First Aid Kit	Stop-smoking programs
Flu shots	Substance abuse treatment
Genetic testing	Surgical fees (for legal operations not cosmetic in nature)
Health screening	Taxes charged for medical services and products
Hearing aids and batteries	Telephone or Television for hearing-impaired persons,
Home health care	Therapy, physical or speech
Hospital services	Thermometers
Immunizations	Transplants
In vitro fertilization	Transportation expenses for person seeking treatment
Infertility treatments	Treatment for substance addiction
Laboratory fees	Vaccines, vaccinations
Language training for child with dyslexia or disabled child	Vitamins (by prescription Only)
Laser eye surgery (cataract, LASIK, corneal rings, etc.)	Walkers
Mastectomy-related special bras	Weight-loss program (only if medically necessary to treat existing disease and undertaken under physician's direction)
Medic-alert bracelet	Wheelchair
Medical equipment (crutches, wheelchairs, walkers)	X-ray fees
Medical information plan	
Medical monitoring and testing devices	
Medical records charges	
Medical Supplies	

### ***Not All Items apply to Medical Deductible***

*Eligible medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses for solely cosmetic reasons generally are not expenses for medical care and may not be eligible. Expenses that are merely beneficial to one's general health are not expenses for medical care. In some cases, you may be asked to provide a letter of medical necessity from your attending physician to substantiate your claim.*

*This list is NOT comprehensive and is intended only as a guide to reimbursable expenses. Please refer to [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf) for a complete listing. To find out about specific items please contact Consolidated Admin Services at 501-941-5956.*

## Important Changes to Over-the-Counter Medications (OTCs)

Effective January 1, 2011, certain over-the-counter (OTC) medications must be accompanied by a doctor's prescription and a reimbursement request to be covered under the FSA or HRA. Please be aware that further guidance is expected from the IRS. This change is effective January 1, 2011, regardless of your plan year!

The following Over-the-counter (OTC) categories of drugs and medicines will be considered **ineligible** expenses unless you have a prescription from your physician:

### OTC Drugs and Medicines Requiring a Prescription

- o Acid Controllers
- o Allergy & Sinus
- o Antibiotic Products
- o Antidiarrheals
- o Anti-Gas
- o Anti-Itch & Insect Bite
- o Anti-Parasitic Treatments
- o Baby Rash Ointments/Creams
- o Cold Sore Remedies
- o Cough, Cold & Flu
- o Digestive Aids
- o Feminine Anti-Fungal/Anti-Itch
- o Hemorrhoid Preps
- o Laxatives
- o Motion Sickness
- o Pain Relief
- o Respiratory Treatments
- o Sleep Aids & Sedatives
- o Stomach Remedies

*A comprehensive list of OTC items affected by the new legislation has not been provided. We will prepare an updated list of eligible items once we receive additional IRS guidance.*

Healthcare debit cards cannot be used to purchase certain OTC drugs and medicines. If a healthcare debit card is used to pay for these items after January 1, 2011, the transaction will be denied at the point-of-sale. In this case, you will need to pay for the expense out-of-pocket and submit a claim with letter of medical necessity from your physician in order to submit as an eligible expense under the plan.

*\*Please note: The documentation required for a prescribed OTC drug or medicine is still being clarified by the IRS. More information will be provided as it becomes available.*

This new legislation affects OTC medications only; all other medical supplies (e.g., band-aids, first-aid supplies, etc.) are still eligible for reimbursement.