Eligible Medical Expenses

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

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 for a complete listing. To find out about specific items please contact Consolidated Admin Services at 501-941-5956.
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:

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