

Make sure to see if the item or service has an "X" under any of the following categories:

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Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Abdominoplasty				X	The cost of an abdominoplasty is not an eligible medical expense. This procedure may also be known as a Tummy Tuck. Also see Cosmetic Treatment.
Acne			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC acne medicine is an eligible medical expense. OTC products include, but are not limited to: Acne Free, Acnomel, Bye Bye Blemish, Clean & Clear, Clearasil, Murad Acne Complex Kit, Neutrogena Acne Treatment, OXY, Pro-active Solution, Stri-Dex, SAPZYT Acne Treatment. Also see Medicine, Prescription and Medicine and Drugs, Over-the-Counter (OTC).
	X				If the primary purpose is treatment of acne, acne services are eligible medical expenses.
				X	Cost of routine skin care is not an eligible medical expense.
Acupressure		X			A health care professional must provide evidence of medical necessity for the cost of acupressure to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Acupuncture	X				The cost of acupuncture is an eligible medical expense.
Adaptive Equipment					See Durable Medical Equipment (DME).
Adoption Medical Expenses	X				If the child is a tax-qualified dependent at the time of service, medical expenses paid for a child prior to adoption are eligible medical expenses.
				X	Fees relating to the adoption process and fees for medical expenses incurred prior to beginning adoption negotiations are not eligible medical expenses.
				X	Expenses incurred by the birth mother associated with an adopted baby's birth are not eligible medical expenses.
Air Conditioner, Air Filter, Air Purifier		X			A health care professional must provide evidence of medical necessity for the cost of a portable or permanent unit to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. For permanent units, See Capital Expense.
Air Fare					See Transportation.
Air Filter					See Air Conditioner, Air Filter, Air Purifier.
Alcoholism, Drug Addiction Treatment	X				The cost of treatment at a center for alcohol or drug addiction is an eligible medical expense. This includes meals and lodging provided by an inpatient center during treatment. Also see Transportation.
Allergy Medicine			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC allergy medicine is an eligible medical expense. OTC products include, but are not limited to: Benadryl, Claritin, Dimetapp, Zyrtec.
Allergy Treatment Products				X	If the product would be owned even without allergies (such as a pillow or vacuum cleaner), the expense is generally not an eligible expense.
			X		A health care professional must provide evidence of medical necessity for the cost of allergy treatment products to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: The reimbursable expense includes only the amount above the cost of the product in its standard form. Also see Air Conditioner, Air Filter, Air Purifier.
Alopecia Treatment		X			

					A health care professional must provide evidence of medical necessity for the cost of alopecia treatment to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Alopecia is a Medical Condition resulting in the loss of hair from the body or head that can lead to baldness.
				X	Normal male pattern baldness treatment is not eligible if the sole purpose is to enhance appearance.
Alternative Medicine, Alternative Healers	X				Treatments provided by non-traditional alternative healer professionals are eligible if treating a specific medical condition.
		X			A health care professional must provide evidence of medical necessity for the cost of alternative medicine to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Drugs, medicines and treatments provided by non-traditional alternative healer professionals are eligible if a diagnosis is available indicating it is for a medical condition.
				X	Alternative treatments, drugs and medicines that are for general health, are not eligible expenses.
Ambulance Service	X				The fee paid for ambulance service is an eligible medical expense.
Analgesics (painkillers), Antipyretics (fever reducers)			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC analgesic is an eligible medical expense. OTC products include, but are not limited to: Advil, Aspirin, Midol, Naprosyn, Pamprin, Premsyn PMS, Tylenol, Aspercreme, BenGay, Icy Hot.
Anesthesiology	X				Anesthesiology fees are eligible medical expenses
Antacids, Acid Reducers			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC antacid is an eligible medical expense. OTC products include, but are not limited to: Alka-Seltzer, Brioschi, Maalox, Milk of Magnesia, Mylanta, Pepto-Bismol, Prilosec.
Antibiotics, topical			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC antibiotic is an eligible medical expense. OTC products include, but are not limited to: Cortaid, Neosporin, Polysporin.
Anti-Diarrhea			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC anti-diarrhea product is an eligible medical expense. OTC products include, but are not limited to: Pepto Bismol, Imodium AD, Kaopectate.
Anti-Embolism Socks, Stockings					See Compression Socks, Stockings.
Anti-Fungal			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC anti-fungal product is an eligible medical expense. OTC products include, but are not limited to: Lamasil AT, Lotramin AF, Micatin
Anti-Gas			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC anti-gas product is an eligible medical expense. OTC products include, but are not limited to: Mylanta, Gelusil, Phazyme, Gas-X.
Antihistamines			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC antihistamine is an eligible medical expense. OTC products include, but are not limited to: Benadryl, Claritin, Contac, Dimetapp, Sudafed, Triaminic.
Anti-Itch			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC anti-itch product is an eligible medical expense. OTC products include, but are not limited to: Aveeno/Gold Bond Anti-Itch, Benadryl, Calamine, Cortaid, Calamine Lotion, Cortizone, Gold Bond, Lanacane.
Appearance Improvement					See Cosmetic Treatment.
Arch and Insole Support					See Orthotics.
Arthritis Care			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC arthritis medicine is an eligible medical expense. OTC products

					include, but are not limited to: Arthritis gloves, Arthritis Hot, Bengay, Capzasin.
Artificial Eye, Limb, Teeth	X				Amount paid for the design and purchase of an artificial limb, eye or teeth is an eligible medical expense. Also see Dental Treatment.
Artificial Insemination					See Fertility Enhancement, Treatment.
Artificial Reproductive Technologies					See Fertility Enhancement, Treatment.
Aspirin			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC aspirin is an eligible medical expense.
Asthma Equipment and Treatment	X				The cost of asthma equipment (e.g., a nebulizer or peak flow meter) is an eligible medical expense.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC asthma product is an eligible medical expense. OTC products include, but are not limited to: Bronkaid, Bronkolinixir, Primatine.
Autoette (wheelchair)	X				The cost of an autoette is an eligible medical expense.
Automated External Defibrillator (AED)	X				The cost of an automated external defibrillator is an eligible medical expense.
Automobile Modifications					See Car Modifications
Autopsy				X	Fees associated with an autopsy are not eligible medical expenses.

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B					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Baby Formula		X			For the cost of baby formula to be an eligible medical expense, a health care professional must provide evidence of medical necessity showing that the qualified employee's infant requires special dietary requirements, and a specific baby formula is recommended to treat the illness or disorder. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: Reimbursement is calculated using a cost difference method of subtracting the amount paid for standard baby formula from the cost of the special formula.
Babysitting, Child and Dependent Care				X	The cost of babysitting, child care and nursing services for a healthy child or dependent are not eligible medical expenses. Also see Disabled Dependent Care.
Back Brace	X				Both Rigid (Hard) and Soft (Elastic) Back Braces are eligible medical expenses.
Baldness Treatment		X			A health care professional must provide evidence of medical necessity such as the result of chemotherapy treatment, disease, trauma or injury for the cost of treatment for baldness to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Cosmetic Treatment.
Bandages, Band-Aids	X				The cost of bandages is an eligible medical expense. Bandages include, but are not limited to: Ace bandages, Band-Aid, Curad, Johnson & Johnson, Nexcare.
Bariatric Surgery					See Gastric Bypass Surgery Including Excess Skin Removal.
Bedside Commode, Toilet					See Durable Medical Equipment (DME).
Behavioral Modification Programs					See Schools, Special.
Bio-Identical Hormone Replacement Therapy					See Hormone Replacement Therapy (HRT).
Birth Control	X				The cost of prescription birth control (such as IUD, diaphragm, pill, Norplant, etc.) is an eligible medical expense. Amounts paid for OTC products and devices (such as condoms, etc.) are eligible medical expenses.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of

					an OTC birth control product is an eligible medical expense. OTC products include, but are not limited to: Morning-After Pill or OTC emergency contraceptive which can help prevent a pregnancy after unprotected sex or contraceptive failure, spermicides.
Birthing Classes					See Childbirth Classes, Lamaze.
Birthing Coach					See Doula.
Bleaching or Whitening Teeth				X	The cost of bleaching or whitening teeth is not an eligible medical expense.
Blepharoplasty					See Cosmetic Treatment.
Blood Donor Fee		X			A health care professional must provide evidence of medical necessity for the cost of blood donation to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: A fee associated with blood donation, when the blood is for the subsequent use by the participant, spouse or eligible dependent, is an eligible medical expense.
Blood Pressure Monitor	X				The cost of a blood pressure monitoring device is an eligible medical expense.
Blood Storage		X			A health care professional must provide evidence of medical necessity for the cost of blood storage to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: As long as a medical condition is present, the cost to store blood would be an eligible medical expense. Also see Cord Blood.
Blood Sugar Test Kits and Strips					See Diabetic Supplies.
Body Restoration Technique		X			A health care professional must provide evidence of medical necessity for the cost of body restoration to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Body Scan	X				The cost of a body scan (e.g., an MRI,PET,CAT) is an eligible medical expense.
Boutique, Concierge, Practice Fees				X	The cost of monthly or annual fees to guarantee that the physician is available when needed and to provide a newsletter and a 24/7 helpline is not an eligible medical expense, since the fee is paid regardless if medical care is needed. May also be called a retention fee.
Bracanalysis Testing	X				The cost of diagnostic testing for genetic mutations that may include DNA collection is an eligible medical expense.
Braces, Orthodontia					See Orthodontia.
Braille Books and Magazines	X				For use by visually impaired persons, the cost of Braille books and magazines are eligible medical expense. Note: The eligible expense includes only the amount above the cost of the product in its standard form.
Breast Augmentation					See Cosmetic Treatment.
Breast Implants or Removal		X			A health care professional must provide evidence of medical necessity for the cost of breast implants or removal to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Cosmetic Treatment.
				X	The cost to replace a cosmetic implant (i.e. reduction or enlargement) is not an eligible medical expense.
Breast Pump Purchase or Rental	X				The cost to purchase or rent a breast pump is an eligible medical expense.
Breast Reconstruction Surgery	X				The cost of breast reconstruction surgery following a mastectomy is an eligible medical expense.
Breast Reduction		X			A health care professional must provide evidence of medical necessity for the cost of breast reduction surgery to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Cosmetic Treatment.
Breathalyzer	X				The cost of both in-home and doctor's office alcohol testing are eligible expenses.

C					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Bus Fare					See Transportation.
Calcium					See Supplement and Vitamin.
Capital Expense		X			A health care professional must provide evidence of medical necessity for the cost of installing equipment in the home (such as a ramp or wheelchair lift) to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: If the capital expenditure is a permanent improvement that increases the value of the property, the excess value is not reimbursable. Also see Publication 502 at www.irs.gov for more information including a worksheet.
Car Modification		X			A health care professional must provide evidence of medical necessity for the cost of car modifications such as hand controls and other special equipment installed in a car including installation costs to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of operating a specially equipped car is not an eligible medical expense. Also see Transportation.
	X				The expense of a specially designed car to hold a wheelchair may be reimbursed only to the extent the cost of the special car exceeds the cost of a regular car.
Car Rental					See Transportation.
Carpal Tunnel Wrist Supports, Braces	X				The cost of carpal tunnel wrist supports is an eligible medical expense.
Cervical Pillow					See Pillows for Lumbar and Cervical Support.
Chairs, Reclining		X			A health care professional must provide evidence of medical necessity for the cost of a reclining chair to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: Reimbursement is calculated using a cost difference method of subtracting the amount paid for a standard chair from the cost of a specialized chair.
Chelation Therapy		X			A health care professional must provide evidence of medical necessity such as lead poisoning for the cost of chelation therapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Chemical Peel					See Cosmetic Treatment.
Childbirth					See Maternity Charges.
Childbirth Classes/Lamaze	X				Class time instruction related to childbirth (including breathing and relaxation techniques, stages and phases of labor, labor and delivery procedures, birthing positions, movie depicting vaginal and cesarean delivery and cesarean discussion) is an eligible medical expense. Note: Documentation must clearly show the portion of the Lamaze classes dedicated to childbirth. Reimbursement will be just for that portion.
				X	The portion of instruction not related to childbirth (such as possible discomfort and mood swings, learning about your unborn baby's growth and development, breast feeding vs. bottle feeding, newborn care) is not an eligible medical expense.
Chinese Herbal Practitioner and Herbal Treatments					See Alternative Medicine, Healers.
Chiropody	X				Amounts paid to a chiropodist (a chiropractic foot doctor) is an eligible medical expense.
Chiropractor	X				The cost of chiropractor services is an eligible medical expense.

Cholesterol Testing	X				OTC portable blood test systems (such as Cardio Chek) and test strips are an eligible medical expense.
Christian Science Practitioners					See Alternative Medicine, Healers.
Circumcision	X				The cost of circumcision is an eligible medical expense.
Clinic	X				The cost of medical treatment at a health clinic is an eligible medical expense.
Club Dues and Fees					See Health Club or Gym Membership Fees (First-time Membership Only)
COBRA Premiums					See Insurance Premiums.
Co-Insurance	X				A coinsurance charge for medical care is an eligible medical expense.
Cold and Hot Packs	X				When used for medical purposes, amounts paid for cold and hot packs are eligible medical expenses.
				X	When used for other purposes (e.g., to keep beverages hot or cold), amounts paid for cold and hot packs are not eligible medical expenses.
Cold Medicines			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC cold medicine is an eligible medical expense. OTC products include, but are not limited to: Advil, Comtrex, Contac, Coricidin, Dayquil, Mucinex, Nyquil, Robitussin, Sudafed, TheraFlu, Triaminic, Vicks.
Cold Sore and Fever Blister Treatments			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC cold sore or fever blister product is an eligible medical expense. OTC products include, but are not limited to: Abreva Cream, Herpecin.
				X	The cost of medicated and non-medicated lip balms are not an eligible medical expense.
Collagen Injections		X			A health care professional must provide evidence of medical necessity such as urinary incontinence or severe acne for the cost of collagen injections to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of collagen injections for cosmetic purposes is not an eligible medical expense. Also see Cosmetic Treatment.
Colon Therapy, Colon Hydrotherapy, Colonics		X			A health care professional must provide evidence of medical necessity for the cost of colon therapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Companion Animal					See Guide Dog.
Compression Socks, Stockings	X				The cost of compression socks, also known as ante-embolism socks and stockings which assist with circulation in the feet and legs for people with diabetes, amputations, burns, deep vein thrombosis is an eligible medical expense.
Concierge Medicine					See Boutique, Concierge and Practice Fees
Condoms	X				The cost of condoms are an eligible medical expense.
Contact Lens Service Agreement and Warranty				X	Any fees for vision discount programs or warranties are not eligible medical expenses.
Contact Lenses and Supplies	X				If contact lenses are needed to correct vision, amounts paid for the purchase of contact lenses (including shipping and handling fees) are eligible medical expenses. Amounts paid for contact lens solution, supplies and exams (including fittings) are also eligible expenses
				X	Amounts paid for cosmetic contact lenses (such as to change eye color without vision correction) are not eligible medical expenses. Also see Eyeglasses, Eye Surgery and Eye Exams, Eye Care.
	X				The cost of contact lenses, lens storage cases, cleaning or soaking solutions are eligible medical expenses.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC eye drop and re-wetting product is an eligible medical expense. OTC products include, but are not limited to: Visine, Opcon-A, Clear eyes.
Continuous Positive Airway Pressure (CPAP)	X				The cost of the breathing therapy known as CPAP is an eligible medical expense.
Contraceptives					See Birth Control.
Controlled Substances				X	

					The cost of a substance that violates federal law, even when it is allowed by state law and used to treat a diagnosed medical condition, is not an eligible medical expense.
Convalescent Home		X			The cost of medical care provided during a temporary stay in a convalescent, nursing home or skilled facility, (e.g., following a hospital stay or surgery) is an eligible medical expense. This includes the cost of meals and lodging in the convalescent/nursing home if the main reason for being there is to receive medical care in order to return home. If participant resides permanently in the facility, only separately stated medical expenses would be eligible for reimbursement. (e.g. individually billed doctor visits; prescription costs) Also see
				X	The cost of custodial care in a convalescent or nursing home (e.g., long term care) is not an eligible medical expense.
Copayment (copay)	X				A medical copayment is an eligible medical expense. Note: The receipt must clearly state that the expense is a copayment for a healthcare service.
Cord Blood		X			A health care professional must provide evidence of medical necessity with the infant or other family member covered under the FSA for the cost of harvesting and storing cord blood to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: As long as a medical condition is present, the cost to collect, freeze and store umbilical cord blood would be an eligible medical expense. Also see Blood Storage.
				X	Storage and harvesting fees paid for non-medical reasons or to preserve the cord blood for future use are not eligible medical expenses.
Corneal Molding					See Orthokeratology.
Corneal Ring Segments	X				The cost of these devices implanted in the eye to correct vision is an eligible medical expense.
Cosmetic Treatment		X			A health care professional must provide evidence of medical necessity such as improve a deformity arising from, or directly related to, a congenital abnormality, personal injury or disfiguring disease, for the cost of cosmetic surgery to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of cosmetic surgery and procedures is not an eligible medical expense as it does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease. Some examples of cosmetic procedures for the purpose of enhancing one's appearance that are not eligible medical expenses include, but are not limited to: adominoplasty, breast augmentations, enhancement, electrolysis (hair/removal), face lift, hair transplant, liposuction, tattoo removal. collagen injections.
Cough Suppressants				X	A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC cough suppressant is an eligible medical expense. OTC products include, but are not limited to: cough syrup and cough drops.
Counseling	X				The cost of counseling for a medical condition is an eligible medical expense.
				X	Fees paid for marriage counseling, family counseling and support counseling for other family members to learn how to cope with a family member's illness are not eligible medical expenses.
CPR				X	The cost of a CPR class is not an eligible medical expense.
Crania-Sacral Therapy		X			A health care professional must provide evidence of medical necessity for the cost of crania-sacral therapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Crown, dental	X				The cost of a crown is an eligible medical expense. Also see Dental Treatment.
Crutches	X				The purchase or rental of crutches is an eligible medical expense.

Crystalens	X				Artificial lens implants used to treat cataracts is an eligible medical expense. Also see Natural Lens Replacement.
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Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Dance Lessons					See Lessons.
Decongestant			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC decongestant is an eligible medical expense. OTC products include, but are not limited to: Contac-D, Dimetapp, Sudafed, Triaminic.
Deductibles	X				Deductibles are eligible medical expenses.
Defibrillator	X				The cost of a defibrillator is an eligible medical expense.
Dehumidifier				X	The cost of a dehumidifier is not an eligible medical expense.
Dehydration Treatment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC dehydration product is an eligible medical expense. OTC products include, but are not limited to: Pedialyte.
Dental Emergency Kit	X				A dental emergency kit used for the temporary repair of loose caps or lost fillings is an eligible medical expense.
Dental Maintenance Organization (DMO) Fees					See Insurance Premiums
Dental Treatment	X				Amounts paid for dental treatment (X-rays, fillings, extractions, dentures (artificial teeth), caps, crowns, fluoride treatments, implants, non-cosmetic veneers etc.) and orthodontia (including braces and Invisalign) are eligible medical expenses. Also see Bleaching or Whitening Teeth; Dental, Cosmetic, Orthodontia and Toothbrush.
		X			A health care professional must provide evidence of medical necessity for tooth bonding to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC fluoride product is an eligible medical expense.
				X	Ineligible items include, but are not limited to toothpaste, regular toothbrushes, oral hygiene products such as oral rinses, veneers for cosmetic purposes, denture cleansers and cost of cosmetic dental treatments.
Dental, cosmetic				X	The cost of cosmetic dental treatment is not an eligible medical expense. See Dental Treatment.
Denture Cleanser				X	The cost for a product to clean dentures is not an eligible medical expense. Also see Dental Treatment.
Dentures					See Dental Treatment.
Denturist	X				Amounts paid to a denturist for the treatment of a dental condition are eligible medical expenses. (A denturist is a dental technician specializing in making and fitting dentures as a direct service to the public rather than through a licensed dentist.)
Dependent Care					See Babysitting, Child and Dependent Care and Disabled Dependent Care.
Dermabrasion					See Cosmetic Treatment.
Dermatology	X				Amounts paid to a dermatologist for a medical condition (such as acne or psoriasis) are eligible medical expenses.
				X	Amounts paid to a dermatologist for cosmetic services (such as botox injections to eliminate wrinkles) are not eligible medical expenses.
Diabetic Equipment and Supplies	X				Amounts paid for diabetic equipment and supplies are eligible medical expenses. These include, but are not limited to: Glucose monitor, Urine/blood test strips, Insulin, Syringes, Alcohol swabs.
Diagnostic Tests and Procedures	X				Amounts paid for diagnostic services are eligible medical expenses Also see Body Scan.
Diaper Rash Creams			X		

					A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC diaper rash product is an eligible medical expense. OTC products include, but are not limited to: Aquaphor, Balmex, Desitin.
Diapers, Diaper Service		X			A health care professional must provide evidence of medical necessity for the cost of diapers and diaper service to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Incontinence Products.
Diarrhea Medicine					See Anti-Diarrhea.
Diathermy	X				The cost of diathermy used to destroy abnormal cells or as a form of physical therapy is an eligible medical expense.
Diet Food					See Food.
Dietary Supplement					See Supplement and Vitamin.
Dietician		X			A health care professional must provide evidence of medical necessity for the cost of a dietitian to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Digestive Aids					See Supplement.
Disabled Dependent Care		X			A health care professional must provide evidence of medical necessity for the cost of care for a disabled dependent to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Disabled Person, expenses for					See Braille books and magazines; Disabled dependent care, Guide dog; Human guide and Schools, special.
DNA Collection and Storage					See Genetic testing and Paternity testing.
Doctor Fees	X				The cost of doctor fees are an eligible medical expense.
Donor Fees					See Blood Donor; Egg, Sperm Donor and Organ Donor
Doula Fees		X			A health care professional must provide evidence of medical necessity for the cost of a doula who provides medical care for the mother or child to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Drug Addiction Treatment					See Alcoholism, drug addiction and Drug, overdose, treatment of.
Drug Overdose Treatment	X				The cost of treatment for a drug overdose is an eligible medical expense.
Drugs					See Controlled Substances, Prescription Drugs, OTC Drugs and Medicines
Durable Medical Equipment (DME)	X				The cost to purchase or rent durable medical equipment is an eligible medical expense. DME includes but is not limited to: bed wetting alarm, blood pressure kit, crutches, hearing aid, medical alert equipment and adaptive equipment that assists in activities of daily living such as bath chairs, wheelchairs, bedside commode and bedside toilet.
Dyslexia Treatment					See Education, Special.

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E

Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Ear Care and Ear Wax Removal Products			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC ear care product is an eligible medical expense. OTC products include, but are not limited to: Debrox, Murine.
Ear Plugs	X				The cost of ear plugs is an eligible expense.
Ear, Body Piercing				X	The cost of ear or body piercing is not an eligible medical expense.
Educational Classes		X			The cost of an educational class specific to a medical condition such as learning to manage diabetes or learning Braille is a qualified medical

					expense. Submit evidence of the medical condition as well as the class description with the request for reimbursement.
				X	The cost of an educational class not specific to a medical condition or for general well-being (such as care for newborn) is not an eligible medical expense.
Egg and Embryo Storage Fees		X			A health care professional must provide evidence of medical necessity for the cost of eggs and embryo storage to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: As long as a medical condition is present, the cost to store eggs and embryos would be an eligible expense. Also see Egg and Sperm Donor Fees and Fertility Enhancement and Treatments.
Egg and Sperm Donor Fees		X			When associated with an active attempt to conceive, amounts paid for egg and sperm donation are eligible medical expenses. A health care professional must provide evidence of medical necessity for the cost of egg and sperm donor fees to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: The donor fee, agency fee, donor's medical and psychological testing as well as legal contract fees are eligible if medically necessary for the procedure to be performed on the participant or account holder, participant's or account holder's spouse or eligible dependent.
Egg Recipient Fees					See Surrogate Mother Fees.
Electrolysis					See Cosmetic Treatment and Hair Removal or Transplant.
Electronic Cigarettes				X	The cost of an electronic cigarette is not an eligible medical expense. It is not an approved smoking cessation product but rather a replacement.
Elevator					See Capital Expense.
Epsom Salts	X				Eligible when used as a Soaking Aid for sprains and bruises.
Erectile Dysfunction Treatment	X				The cost for the treatment of erectile dysfunction is an eligible medical expense. This includes but not limited to prescribed medications: Viagra, Cialis, Levitra.
Exercise Equipment, Exercise Program		X			A health care professional must provide evidence of medical necessity for the cost of exercise equipment or an exercise program to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of exercise equipment or an exercise program for improvement of general health is not an eligible medical expense
Expectorant			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC expectorant is an eligible medical expense. OTC products include, but are not limited to: Broncolin, Mucinex, TheraFlu, Tussin EX.
Expenses Not Incurred During the Coverage Period				X	Expenses not incurred during the coverage period or before the HSA account is opened are not eligible medical expenses.
Expenses That Have Been Reimbursed Previously Under Or Could Be Reimbursed Under Another Medical Plan				X	Expenses that have been reimbursed previously under or could be reimbursed under another medical plan are not eligible medical expenses.
Experimental Drugs	X				The cost of prescription and legally-obtained experimental drugs for medical care is an eligible medical expense
Experimental Medical Services	X				When administered by a health care professional to treat a medical condition, the cost of experimental medical services are an eligible medical expense.
Eye Exams, Eyeglasses, Eye Surgery, Eye Care	X				The cost of prescription eyeglasses (including prescription sunglasses), eye exams, eye patches, reading glasses including OTC reading glasses, tinting of prescription eyewear, prescription goggles and prescription safety glasses are eligible medical expenses. This includes but not limited to cataract surgery, Lasik surgery, Corneal Rings, etc. Also see Lasik and laser eye surgery.
	X				Repairs associated with the repair of Eyeglasses, Prescription Sunglasses, Reading Glasses and Prescription Goggles/Safety Glasses are eligible medical expenses.
				X	

					Amounts paid for over-the-counter sunglasses, as well as eyeglasses not needed for vision correction or reading, are not eligible medical expenses.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC eye drop is an eligible medical expense. OTC products include, but are not limited to: Visine, Wetting drops.
				X	The cost of warranties for eyeglass repairs and replacements is not an eligible medical expense.

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F					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Face Lift					See Cosmetic Treatment.
Feminine Hygiene Products				X	The cost of feminine hygiene products (e.g., sanitary napkins, tampons, etc.) are not eligible medical expenses.
Fertility Enhancement and Treatments		X			When associated with an active attempt to conceive, amounts paid for egg and sperm donation, treatment of infertility, and semen and embryo storage (including shots, in-vitro fertilization, GIFT, and artificial insemination) are eligible medical expenses, when recommended by a healthcare professional as long as the member, spouse or a qualified dependent incurs these expenses due to an underlying medical condition. A health care professional must provide evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Egg and Sperm Donor Fees, Sperm Storage and Egg and Embryo Storage Fees.
	X				The cost of an ovulation kit is an eligible medical expense
				X	Fees paid for preserving semen or embryos for future generations (including for genetic information) are not eligible medical expenses.
				X	Surrogate or gestational carrier expenses are generally not eligible expenses for the participant.
Fever Reducing Medication			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC fever reducing medicine is an eligible medical expense. OTC products include, but are not limited to: Aspirin, FeverAll, Ibuprofen, Motrin, Tylenol, etc.).
Fiber Supplement					See Supplement and Vitamin.
Finance Charges				X	Fees that are finance charges for unpaid medical expenses are not eligible medical expenses.
First Aid Drugs and Medicines			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC first aid medicines is an eligible medical expense. OTC products include, but are not limited to: Anti-Bacterial Sprays, Antiseptics, Peroxide, Rubbing Alcohol, Witch Hazel.
First Aid Kit	X				The cost of a first aid kit is an eligible medical expense.
First Aid Supplies	X				The cost of first aid supplies is an eligible medical expense. First aid supplies include, but are not limited to: bandages, wraps, adhesives, cold or hot packs, gauze, joint supporters, splints, tape, thermometer.
Fitness Program					See Exercise equipment and exercise program
Flavoring Added to Medication	X				The cost of adding flavoring to medication is an eligible medical expense.
Flu Shot	X				The cost of a flu shot is an eligible medical expense. Also see Immunizations.
Fluoride Device and Treatment (In home or Office)		X			A health care professional must provide evidence of medical necessity for the cost of home water fluoride treatment, including installation and rental charges to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Fluoride Rinse, Pills and Toothpaste					See Dental Treatment.

Food				X	The cost of food, including diet food or meal replacements such as shakes for weight loss programs, is not an eligible medical expense to the extent it is for ordinary nutritional value. Therefore the cost of food associated with weight-loss programs, such as pre-packed meals and diet food, is not eligible since the food is a substitute for regular food and meets normal nutritional needs. Also see Special Food.
Foot Care	X				The cost of non-medicated foot care products is an eligible medical expense. Non-medicated foot care include, but are not limited to: callous removers, bunion treatments, non-medicated blister care products. Also see Orthotics.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC foot care product is an eligible medical expense. OTC products include, but are not limited to: medicated blister care, medicated callous removers, corn & callous treatments.
Forms Completion				X	Charges incurred for provider completion of forms is not an eligible medical expense. Including, but not limited to the following examples: disability form, FMLA form, sports participation form, camp form
Founder's Fees					See Lifetime Care Advance Payment.
Fuel, Gasoline for Medical Care					See Transportation.
Funeral Expenses				X	The cost of a funeral is not an eligible medical expense.

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G					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Gambling Treatment		X			A health care professional must provide evidence of medical necessity for the cost of gambling treatment to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Gastric Bypass Surgery Including Excess Skin Removal	X				The cost of surgical procedures for obesity treatment is an eligible medical expense. This includes bariatric, gastric bypass and lap band surgery as well as excess skin removal as a result of one of these surgeries.
		X			A health care professional must provide evidence of medical necessity for the cost of removal of excess skin to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Gauze Pads					See Bandages, Band-Aids.
Genetic Testing	X				The cost of genetic testing to identify the potential for, or existence of, a medical condition (such as a test for the breast cancer gene) is an eligible medical expense. Also see Paternity Testing.
GIFT (Gamete intrafallopian transfer)					See Fertility Enhancement and Treatments.
Glucose Monitoring Device					See Diabetic Equipment and Supplies.
Glucose Tabs					See Diabetic Equipment and Supplies.
Goggles					See Eyeglasses, Eye Surgery and Eye Exams, Eye Care.
Guide Dog	X				The cost of a guide dog or other animal used by a visually or hearing impaired person, or to assist a person with another disability, is an eligible medical expense. Note: Amounts paid for the care of a specially trained animal are also eligible medical expenses. Also see Human Guide.
Gynecologist	X				The cost of gynecological care is an eligible medical expense.

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H					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Hair Removal or Transplant		X			

					A health care professional must provide evidence of medical necessity for the cost of hair removal or a hair transplant to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Cosmetic Treatment.
Half Way House		X			A health care professional must provide evidence of medical necessity for the cost of treatment for alcoholism or substance abuse in a Half Way House to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Handicap, Disability Placards and License Plates	X				The cost of handicap license plates/placards is an eligible medical expense.
Headache Medicine			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC headache medicine is an eligible medical expense. OTC products include, but are not limited to: Advil, Aleve, Anacin, aspirin, Doan's, Excedrin, HeadOn, IMAK, Motrin, Tylenol.
Health Club or Gym Membership Fees		X			A health care professional must provide evidence of medical necessity for the cost of dues paid to a health club, YMCA or YWCA to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: Reimbursement is only for the individual membership and for the component that is related to the current plan year. Any dues that carry over to a subsequent year must be submitted for that plan year of coverage. Even if required to prepay for entire year, membership fees may only be reimbursed each month
				X	Health club dues paid for general health or to relieve physical or mental discomfort not related to a medical condition are not eligible medical expenses.
Health Screenings					See Body scan and Diagnostic Tests or Procedures, and Preventative Care Screening.
Hearing Aids and Batteries	X				Amounts paid for a hearing aid and hearing aid batteries are eligible medical expenses. This also includes a hearing aid remote control (to adjust the volume) and a dehumidifier or sanitizer for the hearing aid. Repairs for the hearing aid are also eligible medical expenses.
Heart Rate Monitors	X				Cost of a heart rate monitor is an eligible medical expense.
Heating Pads	X				When used for medical purposes, the cost of a heating pad, hot pack or cold pack is an eligible medical expense.
Hemorrhoid Treatment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC hemorrhoid treatment is an eligible medical expense. OTC products include, but are not limited to: Fleet, Preparation H, Tronolane, Tucks.
Herbs and Herbal Supplement					See Supplement and Vitamin.
HMO (Health Maintenance Organization)					See Insurance Premiums.
Holistic, Homeopathic Professional					See Alternative Medicines, Healers.
Home Diagnostic Kits, Tests, Devices	X				The cost of a home diagnostic kit, test or device is an eligible medical expense. Examples include, but are not limited to: blood pressure monitors, cholesterol tests, colorectal screenings, diabetic equipment and supplies, pregnancy tests.
Home Health Care					See Nursing Services at Home.
Home Improvements					See Capital Expense.
Homeopathic Care and Medicines					See Alternative Medicines, Alternative Healers.
Hormone Replacement Therapy (HRT)		X			A health care professional must provide evidence of medical necessity for the cost of HRT to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	Hormone replacements used as an enhancement for body-builders, athletes and others are not eligible medical expenses.

Hospice Care	X				Amounts paid for hospice care is an eligible medical expense
Hospital Services	X				Amounts paid for hospital services are eligible medical expenses. Amounts paid for ancillary hospital services (such as an upgrade from a semi-private to private room or fees charged for parents to stay with a child) are eligible medical expenses. Also see Lodging Trips.
Household Help				X	The cost of household help, even if recommended by a health care professional, is not an eligible medical expense. Also see Nursing Services Provided at Home.
Human Guide	X				To assist a physically, visually, hearing or mentally impaired person, fees paid for a human guide are eligible medical expenses. Also see Guide Dog.
Humidifier					See Vaporizer, Humidifier and Air Conditioner, Air Filter, Air Purifier.
Hydrotherapy		X			A health care professional must provide evidence of medical necessity for the cost of hydrotherapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement
Hyperbaric Oxygen Therapy		X			A health care professional must provide evidence of medical necessity for the cost of hyperbaric oxygen therapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Hypnosis		X			A health care professional must provide evidence of medical necessity for the cost of hypnosis to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.

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Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Illegal Operations, Illegal Treatments				X	The cost of an illegal operation or other treatment is not an eligible medical expense.
Immunizations	X				The cost of a vaccination and immunization is an eligible medical expense. This includes, but not limited to: an immunization required for travel, Gardasil and HPV vaccinations.
Impotence					See Sexual Dysfunction.
In Vitro Fertilization					See Fertility Enhancement and Treatments.
Inclinitor		X			A health care professional must provide evidence of medical necessity for the cost of an inclinitor to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Incontinence Products	X				The cost of an incontinence product is an eligible medical expense. Examples include, but not limited to, Depend, Invacare, Poise, Prevail, Serenity.
Infertility Treatments					See Fertility Enhancement and Treatments.
Injection Snore Plasty		X			A health care professional must provide evidence of medical necessity for the cost of snore plasty to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Insect Bite Cream, Ointment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC insect bite treatment is an eligible medical expense. OTC products include, but are not limited to: After Bite, Benadryl, Calamine lotion, Cortaid, Cortizone, Lanacane, Mitigator.
Insulin	X				The cost of insulin is an eligible medical expense.
Insurance Premiums for FSA				X	For FSA: Premiums paid for health and long-term care insurance benefits, including COBRA premiums, fees to belong to a HMO and premiums paid as part of a Section 125 payroll reduction plan, are not eligible medical expenses for the FSA.

Insurance Premiums for HSA	X				For HSA: Insurance premiums are eligible medical expenses for an HSA in only the following situations: COBRA continuation of health care coverage; health care coverage while receiving unemployment compensation; long-term care (LTC) coverage only up to the annual amount allowed by age; and for those age 65 or older, insurance premiums for health care coverage including Medicare Parts A,B and D.
				X	For HSA: Insurance premiums are not eligible medical expenses for an HSA for those age 65 or older, if the premiums are for Medicare supplement policies such as Medigap.
Inversion Table		X			A health care professional must provide evidence of medical necessity for the cost of an inversion table to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Investigational Surgery	X				The cost of investigational surgery is an eligible medical expense.
Invisalign Orthodontics					See Orthodontia and Dental Treatment.

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J					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Joint Supplement					See Supplement.

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K					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Kenalog Injections					See Cosmetic Treatment.
Kenesio Tape	X				The cost of kenesio tape is an eligible medical expense since it allows the body and muscles to move while assisting in rehabilitation.
Kinesiology		X			A health care professional must provide evidence of medical necessity for the cost of kinesiology to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.

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L					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Laboratory Fees	X				Laboratory fees are eligible medical expenses.
Lactation Aids	X				The cost of lactation aids (e.g., breast milk transport bag, freezing and storage packs) is an eligible medical expense.
				X	The cost of nursing pillows or other personal items and accessories is not a qualified medical expense.
Lactation Consultant	X				When needed for a woman experiencing lactation problems (such as being unable to breast feed,) the cost of a lactation consultant is an eligible medical expense
Laetrile		X			A health care professional must provide evidence of medical necessity for the cost of laetrile, which is sometimes called vitamin B17, to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Lamaze Classes					See Childbirth Classes.
Language Classes					See Education, Special.
Lap Band Surgery					See Gastric Bypass Surgery Including Excess Skin Removal
LASIK, Laser Eye Surgery	X				

					The cost of LASIK/PRK or radial keratotomy surgery is an eligible medical expense.
Late Payment Fee				X	A late fee associated with a medical payment is not an eligible medical expense.
Laxatives			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC laxative is an eligible medical expense. OTC products include, but are not limited to: Correctol, Dulcolax, ex-lax, Milk of Magnesia, Senokot.
Lead Paint Removal		X			A health care professional must provide evidence of medical necessity for the cost of lead paint removal to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost to repaint the affected area is not an eligible medical expense.
Learning Disabilities					See Education, Special.
Legal Fees	X				To authorize treatment for a mentally ill patient, legal fees are eligible medical expenses.
				X	Guardianship and estate management fees are not eligible medical expenses
				X	Legal fees to obtain a divorce are not eligible medical expenses.
	X				Legal fees in connection with fertility treatments for you, your spouse or dependent, if preparatory to the procedure are eligible medical expenses.
				X	Legal fees in connection with a surrogate mother are not eligible medical expenses.
				X	Legal fees for adoption are not eligible medical expenses.
Lessons		X			A health care professional must provide evidence of medical necessity for the cost of fees paid for lessons to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	Fees paid for lessons not recommended by a health care professional or not specific to a medical condition are not eligible medical expenses
Lice Treatment and Removal			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC lice treatment is an eligible medical expense. OTC products include, but are not limited to: Nex, Rid.
	X				Fees paid to a lice removal services performed by a lice treatment specialist in the participant's home are eligible medical expenses.
Life Alert Emergency Medical Alert System	X				The cost of a life alert emergency medical alert system is an eligible medical expense.
Life Coach		X			A health care professional must provide evidence of medical necessity for the cost of a Life Coach to be an eligible expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Lifetime Care Advance Payment					See Insurance Premium.
Liposuction					See Cosmetic Treatment.
Liquid Adhesive, Bandage for Small Cuts					See Bandages.
Lodging and Trips	X				When the main reason for being in a hospital or other institution is to receive medical care, the cost of lodging, including meals, provided by the hospital are eligible medical expenses. Note: While away from home receiving medical care, you may include lodging costs for the patient and a necessary traveling companion (e.g., parent with sick child or travel to be with a sick spouse), up to \$50 per person, per night for lodging (maximum \$100 per night), subject to these rules: The lodging is primarily for and essential to medical care; the medical care is provided by a doctor in a licensed hospital or medical care facility related to, or the equivalent of, a licensed hospital; the lodging is not lavish or extravagant under the circumstances and there is no significant element of personal pleasure, recreation or vacation in the travel away from home. Also see Transportation.
				X	

					Amounts paid for a trip or vacation taken for a change in environment, improvement of morale or general improvement of health, even if recommended by a doctor, are not eligible medical expenses.
Long Term Care Insurance Premiums					See Insurance Premiums.
Long Term Care Services	X				The cost of the medical portion only of care in a long term care facility is an eligible medical expense.
Long Term Disability (LTD) Insurance Premiums					See Insurance Premiums.
Lumbar Support					See Pillows, Lumbar and Cervical.

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M					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Marijuana					See Controlled Substances.
Marriage Counseling					See Counseling.
Massage Therapy		X			A health care professional must provide evidence of medical necessity for the cost of massage therapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of massage therapy that is for general health is not an eligible medical expense.
Mastectomy-Related Expenses	X				Each of the following mastectomy-related expenses is an eligible medical expense.
	X				The cost of a breast prosthesis
	X				The cost of a bra or other clothing (such as a sports bra or bathing suit) designed to hold the breast prosthesis. Note: The eligible expense includes only the amount above the cost of the product in its standard form.
	X				The cost of a special bra or other clothing with a built-in breast prosthesis.
Maternity Aids	X				Cost of maternity certain items is an eligible medial expense. Eligible items include, but are not limited to: products that reduce discomfort associated with pregnancy such as maternity girdle and maternity support belts.
Maternity Charges	X				Amounts paid to a physician or licensed midwife for delivery charges are eligible medical expenses.
Maternity Clothes				X	The cost of maternity clothing is not an eligible medical expense.
Mattress		X			A health care professional must provide evidence of medical necessity for the cost of a mattress to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: Only the amount that exceeds the cost of a regular mattress is reimbursable. We reimburse the difference between the standard product and specialty product. The member needs to provide a cost comparison (e.g., sales flyer) of a standard mattress for us to reimburse the difference between the cost. Also see Pillows for Lumbar and Cervical Support.
Meals	X				Amounts paid for meals associated with inpatient medical care is an eligible medical expense.
				X	Amounts paid for the meals for a companion are not eligible medical expenses.
Medical Alert Bracelet, Necklace	X				The cost of alert jewelry and membership fees associated with the jewelry are eligible expenses.
Medical Care Outside U.S.	X				The cost of legal medical care received outside the U.S. is an eligible medical expense. Note: The medical care must be legal in the foreign country and in the U.S. (had it been provided here).
					Also see Medicine and drugs from other countries; and Operation.
Medical Conference					See Educational Classes.
	X				

Medical Information Storage Plan					The cost to store medical information in, and to be able to retrieve that information from, a computer data bank is an eligible medical expense. Also see Medical Records Fee.
Medical Monitoring, Testing Devices	X				The cost of a medical monitoring or testing device (e.g., to test blood pressure, blood sugar, cholesterol, heart, etc.) is an eligible medical expense. Also see Blood Pressure Monitors; Blood sugar test kit and strips; and Diabetic equipment and supplies.
Medical Newsletter				X	The cost of a medical newsletter is not an eligible medical expense. A newsletter does not directly treat a medical condition.
	X				The cost of transferring or copying medical records is an eligible medical expense.
Medical Records	X				The cost of transferring or copying medical records is an eligible medical expense.
Medical Services	X				Amounts paid to physicians, surgeons, specialists and other medical practitioners for treatment of medical conditions are eligible medical expenses.
	X				The cost of a Phone Consultation with a Medical provider is an eligible medical expense. This includes TeleDoc services.
	X				The cost of virtual office visits is an eligible medical expense, since they are doctor-patient interactions that may occur via e-mail or through a Web-based portal. They offer patients an alternative way to communicate with their physician regarding health issues that do not require face-to-face contact such as routine follow-ups. These expenses are eligible on a per visit basis.
				X	The cost of a monthly or annual fee for services even if they are never used, is not an eligible medical expense. Also see Boutique, Concierge and Practice Fees.
Medicare Parts A, B and D					See Insurance Premiums.
Medicated Lip Product					See Cold Sore, Fever Blister Treatments.
Medicine and Drugs from Other Countries				X	The cost of medicine or drugs purchased from another country for use in this country is not an eligible medical expense, unless the Food and Drug Administration (FDA) announces that a prescribed drug can be legally imported by individuals.
	X				The cost of prescription medicine purchased and consumed in another country (such as while on vacation or living as an expatriate), if the drug is legal in both the other country and the U.S., is an eligible medical expense
Medicine and Drugs, Over-the-Counter (OTC)			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC product is an eligible medical expense.
Medicine, Prescription	X				The cost of a prescription drug is an eligible medical expense. (A prescribed drug is one that requires an order from a medical professional and is dispensed through a pharmacy for use by an individual.) Note: Eligible expenses also include delivery charges and mail-order postage and handling fees.
				X	The cost of prescriptions for cosmetics drugs are not an eligible medical expense.
Mediscope	X				The cost of a medical device used to provide bright illumination during an examination of ears, nose and throat is an eligible medical expense.
Menstrual Pain Reliever			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC menstrual pain reliever is an eligible medical expense. OTC products include, but are not limited to: Diurex, Midol, Motrin, Pamprin.
Mentally Challenged, Special Home	X				The cost of a special home (not the home of a relative) to make the transition from a mental hospital to community living is an eligible medical expense.
Micro-Dermabrasion					See Cosmetic Treatment.
Midwife	X				Amounts paid for a midwife are eligible medical expenses.
Migraine Relief					See Pain Reliever.
Mileage					See Transportation.
Minerals, Mineral Supplement					See Supplement and Vitamin.
Missed Appointment Fees				X	A fee paid for a missed appointment is not an eligible medical expense.
Monitor					See Medical Monitoring and Testing Devices.
					See Birth Control.

Morning-After Contraception Pill					
Motion Sickness			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC motion sickness product is an eligible medical expense. OTC products include, but are not limited to: Bonine, Dramamine, Emetrol, Meclizine.
Mouth Guard	X				The cost of a Mouth Guard is an eligible medical expense. This is true for prescription and OTC.

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N					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Nasal Sprays, Nasal Solutions			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC nasal spray or solution is an eligible medical expense. OTC products include, but are not limited to: 4-Way, Afrin, Ayr, ENT SOL, Nasal Crom, Neo-Synephrine, Nostrilla, Simply Saline, Vicks, etc.
Nasal Strips	X				The cost of Nasal Strips to alleviate snoring or reduce nasal congestion is a qualified medical expense. OTC products include, but are no limited to: Breathe Clear, Breathe Right, nose cones, Snorezz.
Natural Lens Replacement	X				The cost of this FDA approved procedure where the patient's lens is removed and replaced with a clear plastic lens that allows him or her to focus more accurately is an eligible medical expense. Also see Crystalens.
Naturopathic Care, Naturopathic Healers					See Alternative Medicine, Healers.
Nebulizer					See Asthma Equipment and Treatment.
Neti Pot	X				The cost of a neti pot used for sinus and allergy relief is an eligible medical expense.
Neurologist	X				The cost of neurological care is an eligible medical expense.
Newborn Nursing Care				X	Cost for nursing care services of a healthy infant are not an eligible medical expense.
Nicotine Gum and Patches			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC nicotine gum and patch is an eligible medical expense. OTC products include, but are not limited to: nicotine gum and patches. Also see Smoking Cessation Medications.
Non-Prescription Drugs, Medicines					See Medicine, Over-the-Counter (OTC).
Norplant insertion or removal					See Birth Control.
NSAIDS					See Pain Relievers.
Nursing Home					See Convalescent Home.
Nursing Services Provided at Home	X				Wages and other amounts paid for nursing services associated with caring for the participant, spouse or tax-qualified dependent's medical condition (dispensing medications, changing dressings, attention and care to wounds, monitor vital signs, record and document assessment results, bathing and grooming the patient, etc.) are eligible medical expenses. Note: Only amounts paid for nursing services are eligible medical expenses. If the attendant also provides personal and household services, these amounts must be divided between the time spent performing household/ personal services and the time spent for nursing services.
Nursing Supplies					See Breast Feeding Supplies.
Nutritional Supplement					See Supplement and Vitamin.
Nutritionist		X			A health care professional must provide evidence of medical necessity for the cost of a nutritionist to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	

					Amounts paid to a nutritionist for general well-being, even when recommended by a health care professional, are not eligible medical expenses.
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O					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Obstetrical Care	X				The cost of obstetrical care is an eligible medical expense. Documentation requires an EOB or itemized statement of the birth expenses. Note: Co-pay amounts and tests performed during the pregnancy (i.e., ultrasound) would be considered eligible when the expense is incurred if billed separately.
				X	Prepaid expenses for the birth are not eligible until the baby is born and insurance has paid. The incurred date is considered the date of birth to avoid overpayment situations and crossing of plan years.
Occlusal Guard					See Mouth Guard.
Occupational Therapy	X				The cost of occupational therapy is an eligible medical expense.
Oncologist	X				Fees paid to an oncologist are eligible medical expenses.
Operation	X				The cost of a legal operation required for medical care performed legally in the U.S. or performed legally in another country (and which would be legal if performed in the U.S.) is an eligible medical expense. Also see Medical care outside the U.S.
				X	The cost of cosmetic surgery is not an eligible medical expense. Also see Cosmetic Treatment.
Ophthalmologist	X				Amounts paid to an ophthalmologist are eligible medical expenses.
Optometrist	X				Amounts paid to an optometrist are eligible medical expenses.
Organ Donor	X				If the recipient is covered by the FSA or HSA and the expense is related to the recipient or donor, the expense is eligible as long as the recipient is responsible for the services incurred.
				X	If the donor is covered by the FSA or HSA, no expenses related to the recipient are eligible, even if paid by the donor. Only expenses incurred by the donor are eligible.
Orthodontia	X				The cost of orthodontia care (including braces) is an eligible medical expense.
Orthokeratology	X				Cost for orthokeratology, also known as corneal molding, is an eligible medical expense. It is a surgical procedure similar to Lasik Surgery to improve or correct near sightedness, far sightedness and astigmatism. Also see Lasik and Laser Eye Surgery,
Orthopedic Shoes		X			A health care professional must provide evidence of medical necessity for the cost of orthopedic shoes to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: only the excess cost of the specialized orthopedic shoe over the cost of an equivalent regular shoe will qualify.
Orthotics	X				The cost of custom made and over the counter inserts, orthotics or supports that are designed to treat an injured or weakened body part is an eligible medical expense.
OSHA Handling Fees for Bio-Hazards Waste Disposal.	X				Fees paid for Bio-Hazard Waste Disposal for the Safe disposal of Potential Blood Borne Pathogen, Sharps and Related Bio-Hazardous Waste are eligible medical expenses. Some doctors and dentists may itemize these on their invoices.
Osteopath	X				The cost of osteopathic care is an eligible medical expense.
Ostomy, Colostomy Supplies	X				Amounts paid for items such as pouches, lubricants, deodorants, support garments, etc. are eligible medical expenses.
OTC					See Over-the-Counter (OTC) Drugs and Medicines.
Out-of-Network Provider					See Reasonable & Customary (R&C).
Over-the-Counter (OTC) Drugs and Medicines					See Medicine, Over-the-Counter.
Over-the-Counter (OTC) Supplies	X				Amounts paid for OTC supplies include but are not limited to: crutches, band-aids, braces, etc. and are eligible medical expenses.
Ovulation Monitor					See Fertility Enhancement and Treatments.

Oxygen	X				Amounts paid, including rental fees, for oxygen and oxygen equipment are eligible medical expenses.
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P					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Pain Relievers			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC pain relievers is an eligible medical expense. OTC products include, but are not limited to: Advil, Aleve, aspirin, BenGay, Capzasin, Castiva, Motrin, Tylenol, Zostrix.
Parking Fees					See Transportation.
Particulate Respirator Mask	X				The cost of a surgical mask is an eligible medical expense.
Pastoral Counseling					See Counseling.
Paternity Testing				X	The cost of a DNA test to determine paternity is not an eligible medical expense
Patterning Exercises	X				Costs to hire an individual to perform patterning exercises are qualified medical expenses.
Peak Flow Meter					See Asthma Equipment and Treatment
Pediculicide/Lice Treatment					See Lice Treatment and Removal.
Pedometer		X			A health care professional must provide evidence of medical necessity for the cost of a pedometer to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also to include Accelerometers.
Penile Implants					See Sexual Dysfunction.
Personal Items				X	Products used for personal grooming and hygiene are not eligible medical expenses.
Personal Trainer Fees		X			A health care professional must provide evidence of medical necessity for the cost of a personal trainer to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	Fees paid to a personal trainer for improvement of general health, even when recommended by a health care professional, are not eligible medical expenses.
PET Scan	X				Cost for a PET scan which is a nuclear medicine imaging technique is an eligible medical expense.
Petroleum Jelly			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC petroleum jelly product is an eligible medical expense. Petroleum jelly protects minor cuts, burns, skin protectant, heals skin.
Phone Consultation with Doctor					See Medical Services.
Phototherapy		X			A health care professional must provide evidence of medical necessity for the cost of phototherapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Physical exam	X				The cost of a physical exam is an eligible medical expense. Note: Work-related physical exams are eligible UNLESS the examination is paid by the employer.
Physical Exam for Caregiver				X	The cost of a physical exam for a potential caregiver is not an eligible medical expense.
Physical Therapy	X				The cost of physical therapy is an eligible medical expense.
Physician Fees, Pre-Paid					Also see Boutique, Concierge and Practice Fees.
Pill Cutters, Pill Box, Pill Sorters and Pill Organizers	X				The cost of a pill cutter or accessories is an eligible medical expense.
Pillows for Lumbar and Cervical Support		X			A health care professional must provide evidence of medical necessity for the cost of pillows for lumbar and cervical support to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's

					note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Post Mastectomy Clothing					See Mastectomy-Related Expenses.
Pre-Existing Condition	X				Medical costs not covered by the medical plan due to the plan's limitation on pre-existing conditions is an eligible medical expenses.
Pregnancy and Delivery Charges					See Obstetrical Care.
Pregnancy Charges Paid Monthly per Contract	X				Considered eligible when baby is born and after insurance pays. Also see Obstetrical Care.
Pregnancy Items					See Maternity Aids.
Pregnancy Termination	X				The cost of a legal abortion is an eligible medical expense.
Pregnancy Tests					See Birth Control.
Premiums					See Insurance Premiums.
Prenatal Vitamin					See Vitamin.
Pre-Paid Payments				X	A prepayment for medical care is not reimbursable until you have received the care. Internal Revenue Service (IRS) guidelines require services to be incurred before expenses can be reimbursed.
Prescription Drug Discount Program				X	The costs to have access to reduced cost prescriptions are not eligible medical expenses. These are viewed as a type of insurance. Also see Insurance Premiums.
Prescription Drugs, Medicines					See Medicine, Prescription and Medicine and Drugs from Other Countries.
Preventative Care Screenings	X				The cost of preventive care screenings is an eligible medical expense. Preventive care includes but is not limited to: blood pressure, glaucoma, cataracts, hearing, cholesterol, life line screenings.
Preventive Care Services	X				The cost of preventive care is an eligible medical expense. Preventive care includes but is not limited to: Periodic health evaluations, including tests and diagnostic procedures in connection with routine examinations (e.g., annual physicals), routine prenatal and well-child care, child and adult immunizations, certain screening services.
Private Hospital Room	X				The extra cost for a private hospital room is an eligible medical expense.
Probiotics					See Supplement.
Progesterone, Testosterone Hormones	X				Cost is an eligible medical expense unless it is for cosmetic reasons. Also see Vitamin; Supplement; Hormone Replacement.
		X			A health care professional must provide evidence of medical necessity for the cost of progesterone and testosterone to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	If used for cosmetic purposes or body building, the cost is not an eligible medical expense.
Propecia		X			A health care professional must provide evidence of medical necessity for the cost of propecia to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	If used for cosmetic purposes, propecia is not an eligible medical expense.
Prosthesis					See Artificial Eye, Limb, Teeth.
Psychiatric Services and Care	X				The cost of psychiatric care, including care in a specially equipped center for receiving medical care, is an eligible medical expense.
Psychoanalysis	X				Fees paid for Psychoanalysis are eligible medical expenses.
Psychologist	X				Fees paid for Psychologist are eligible medical expenses.
Psychotherapist	X				Fees paid for Psychotherapy are eligible medical expenses.
Pulse Oximeter	X				The cost of a pulse oximeter which checks oxygen levels and pulse rates is an eligible medical expense.
Purifier					See Air Conditioner, Air Filter, Air Purifier.

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R				
Expense Type	Eligible	Requires Letter of	Ineligible	Description

		Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX		
Radial Keratotomy	X				The cost of radial keratotomy is an eligible medical expense. Also see LASIK and Laser Eye Surgery.
Reading Glasses	X				The cost of reading glasses is an eligible medical expense.
Reasonable & Customary (R&C)	X				Amounts that exceed R&C are eligible medical expenses.
Reflexology		X			A health care professional must provide evidence of medical necessity for the cost of reflexology to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Rehabilitation Center		X			The cost of follow-up medical care (e.g., following a hospital stay, surgery or an injury) at a rehabilitation center or facility is an eligible medical expense. This includes the cost of meals and lodging in the rehabilitation center if the main reason for being there is to receive medical care. Note: Lodging while receiving temporary care would be an eligible expense if the individual is receiving medical treatment and not their permanent residence. Also see
				X	The cost of custodial care in a rehabilitation center or nursing home for permanent residence is not an eligible medical expense.
Respite Care	X				Amounts paid for respite care is an eligible medical expense
Restylane Injections					See Cosmetic Treatment.
Retention Fees					See Boutique, Concierge and Practice Fees.
Retin-A		X			A health care professional must provide evidence of medical necessity for the cost of Retin-A to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	When prescribed for the effects of aging, the cost of Retin-A is not an eligible medical expense. Also see Cosmetic Treatment.
Rhinoplasty					See Cosmetic Treatment.
Rogaine					See Propecia.
Rolfing, Structural Integration		X			A health care professional must provide evidence of medical necessity for the cost of rolfing to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.

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S					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Safety Glasses (Prescription)					See Eyeglasses, Eye Surgery and Eye Exams, Eye Care.
Sales Tax					See Taxes on Medical Services and Products.
Scale, food or weight		X			A health care professional must provide evidence of medical necessity for the cost of a food scale or weight scale to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Schools, Special		X			A health care professional must provide evidence of medical necessity for the cost of special and residential schools to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are eligible medical expenses. Note: The cost of meals, lodging and ordinary education by

					the special school may also be eligible expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to: teaching braille to a visually-impaired child, teaching sign language or lip reading to a hearing-impaired child and remedial language training to correct a condition caused by a birth defect.
Screening Tests					See Diagnostic Tests or Procedures; and Preventive Care Screenings.
Seeing-eye Dog, Service Animal					See Guide Dog.
Services Not Covered by Insurance	X				The cost of medical, dental and vision procedures and items that are not covered under any health plan you may have but are to treat a medical condition is an eligible medical expense.
Sexual Counseling					See Counseling.
Sexual Dysfunction		X			A health care professional must provide evidence of medical necessity for the cost of treatment for impotence or sexual dysfunction (male or female) to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Erectile Dysfunction Treatment.
Shampoos and Soaps					See Personal Items
Sharps Container	X				The cost of a containers used for the disposal of needles is an eligible medical expense.
Shipping and Handling	X				Shipping and handling fees associated with medical care (for contact lenses, mail-order drugs, etc.) are eligible medical expenses.
Sinus Medication			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC sinus medication is an eligible medical expense. OTC products include, but are not limited to: Advil, Alavert, Aleve, Benadryl, Chlor-Trimeton, Claritin, Excedrin, Mucinex, Sudafed, Tavist, Tylenol.
Sitz Bath	X				The cost of a sitz bath is an eligible medical expense. A sitz bath is one in which the person sits in water up to the hips. It promotes healing and symptom relief for conditions such as for hemorrhoids, rectal surgery and recent childbirth.
Skin Tag Removal		X			A health care professional must provide evidence of medical necessity for the cost of skin tag removal to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	If the procedure is for cosmetic purposes, this is not an eligible medical expense. Also see Cosmetic Treatment.
Sleep Deprivation Treatment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC sleeping deprivation treatment is an eligible medical expense. OTC products include, but are not limited to: Nytol, Sominex, Unisom.
Smoking Cessation Program and Medication	X				The cost of a smoking cessation program is an eligible medical expense.
			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC smoking cessation medications is an eligible medical expense. OTC products include, but are not limited to: Commit, Endit, Habitrol, NicoDerm, Nicorette, Smoke Away.
Somnoplasty	X				The cost of somnoplasty is an eligible medical expense. Somnoplasty uses radio frequency to treat sleep apnea, chronic nasal obstruction, or habitual snoring that is a result of obstructed airways is an eligible medical expense.
Special Computer Program for the Blind		X			A health care professional must provide evidence of medical necessity for the cost of special computer programs for the blind to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: The computer itself would not be covered because of the general purpose it could pose for all family members.
Special Food					A health care professional must provide evidence of medical necessity for the cost of special foods to be an eligible medical expense. Special foods do not include diet food or meal replacements such as shakes for weight loss programs. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the

					recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: The amount that is reimbursable is the cost difference of normal food and the amount paid for the specialized food. The participant must provide the cost difference. Also see Food.
Specialized Equipment or Services					See Durable Medical Equipment (DME).
Speech Therapy	X				Amount paid for Speech Therapy is an eligible medical expense.
		X			A health care professional must provide evidence of medical necessity for the cost of DVDs, videos or special software to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: The cost of the computer, WII, etc. is not an eligible medical expense. Also see Education, Special.
Sperm Storage		X			A health care professional must provide evidence of medical necessity for the cost of sperm storage to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: Cost to store sperm for future implantation where the participant has no medical condition is not an eligible medical expense.
				X	Storage fees paid for non-medical reasons or to preserve the sperm for future generations (such as for genetic information) are not eligible medical expenses.
Spermicide					See Birth Control.
Stem Cell Harvesting or Storage		X			A health care professional must provide evidence of medical necessity for the cost of harvesting and storing stem cells to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: as long as a medical condition is present, the cost to collect and store stem cells would be an eligible medical expense.
				X	Storage and harvesting fees paid for non-medical reasons or to preserve the stem cells for future use are not eligible medical expenses.
Sterilization Procedure or Reversal	X				The cost to obtain or reverse a sterilization is an eligible medical expense. Also see Tubal Ligation and Vasectomy or Reversal.
Stop-Smoking Program					See Smoking Cessation Programs and Smoking Cessation Medications.
Student Health Fee	X				The cost of medical care is an eligible medical expense.
				X	Fees for belonging to the program or as premium for future health care needs are not eligible medical expenses.
Substance Abuse					See Alcoholism, drug addiction and Drug, overdose, treatment of.
Subway Fare					See Transportation.
Sunburn Cream, Ointment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC sunburn cream is an eligible medical expense. OTC products include, but are not limited to: Solarcaine, Water Jel.
Sunglasses					See Eyeglasses, Eye Surgery, Eye Exams and Eye Care.
Sunscreen	X				The cost of an OTC sunscreen product with SPF 30 or higher is an eligible medical expense.
				X	The cost of sunscreen with SPF lower than 30 or for lotions and cosmetics that contains sunscreen is not an eligible medical expense.
Supplement		X			A health care professional must provide evidence of medical necessity for the cost of Supplement, herbs, minerals and Vitamin to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Supplement include but are not limited to dietary, fiber, joint, nutritional.
				X	When taken for general good health, even when recommended by a healthcare professional, amounts paid for Supplement, herbs, minerals, and Vitamin are not eligible medical expenses.
Support Hose					See Compression Socks, Stockings.
Suppositories					See Laxatives.

Surgery					See Operation, Cosmetic Treatment and Illegal Operations, Illegal Treatments.
Surrogate Mother Fees	X				If the plan participant is fulfilling the role of a surrogate mother, medical expenses not paid by insurance or the adoptive parents are eligible medical expenses.
				X	If the plan participant is using a surrogate mother, the medical expenses incurred by the surrogate mother are not eligible medical expenses of the plan participant, since the surrogate mother is not a covered individual under the participant's plan.
				X	Fees paid to an agency to search for a surrogate mother are not eligible medical expenses.
Swimming Lessons					See Lessons.
Swimming Pool		X			A health care professional must provide evidence of medical necessity for the cost of a swimming pool to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Capital Expense.
				X	The cost of a pool is not an eligible medical expense if pool is used for recreation.
Syntonic Phototherapy		X			A health care professional must provide evidence of medical necessity for the cost of syntonic phototherapy to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Also see Phototherapy.

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T					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Tanning Salon Visits or Equipment		X			A health care professional must provide evidence of medical necessity for the cost of tanning salon sessions or equipment to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost of tanning salon visits or equipment , if considered for personal use and appearance, is not an eligible medical expense.
Tattoo Removal					See Cosmetic Treatment.
Taxes on Medical Services and Products	X				Taxes (such as sales tax or a hospital bill surcharge) incurred for a medical service or product, including OTC, are eligible medical expenses.
Taxi Fare					See Transportation.
Teeth Whitening		X			A health care professional must provide evidence of medical necessity for the cost of teeth whitening to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
					See Cosmetic Treatment.
Teething, Toothache Remedies			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC toothache remedies is an eligible medical expense. OTC products include, but are not limited to: Anbesol, Orajel
Telephone Consultation Fee	X				A fee charged by a health care professional for a telephone consultation is an eligible medical expense. Note: The associated phone charge (e.g., a toll call charge) is also an eligible medical expense. Also see Medical Services.
Telephone for Hearing Impaired	X				Fees associated with enhancing a telephone to accommodate a hearing-impaired person or person with a disability are eligible medical expenses. Note: Repair costs are also eligible medical expenses and only the amount that exceeds the cost of a regular telephone is an eligible medical expense.
				X	

					The cost of a telephone while in a hospital or treatment center is not an eligible medical expense.
Television for Visually or Hearing Impaired	X				To assist a visually- or hearing-impaired person, the cost to modify a television (such as an adapter for a regular television) or purchase a specially equipped television is an eligible medical expense. Note: Only the amount that exceeds the cost of a regular television is an eligible medical expense.
				X	The cost of a television while in a hospital or treatment center is not an eligible medical expense.
Temporary Continuation of Coverage (TCC) Premiums					See Insurance Premiums.
Therapy					See Counseling; Patterning exercises; and Physical therapy
Thermacare Heat Wraps	X				Amounts paid for thermacare heat wraps are eligible medical expenses.
Thermography	X				The cost for a thermography procedure is an eligible medical expense. Thermography is a painless non-invasive scan without radiation that allows the examiner to visualize and quantify changes in skin surface temperature. This is an alternative to a breast mammogram with radiation.
Thermometer	X				The cost of a thermometer for medical use (e.g., to take someone's temperature) is an eligible medical expense.
Throat Lozenges			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC throat lozenges is an eligible medical expense. OTC products include, but are not limited to: Cepacol, Chloraseptic, Cold-Eeze, Halls, Sucrets, Vicks.
Toiletries (Personal Hygiene)				X	Amounts paid for toiletries (e.g., cologne, dental floss, deodorant, lotion, sanitary napkins, shaving cream, shampoo, soap, tampons, toothpaste, etc.) are not eligible medical expenses. Also see Personal Items and Medicine, over-the-counter.
Toll Fees					See Transportation.
Toothbrushes				X	The cost of a toothbrush (including a specialized or battery-powered toothbrush), even when recommended by a dentist for a medical condition, is not a qualified medical expense.
Topical Analgesics (Muscles and Arthritis)			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC topical analgesic is an eligible medical expense. OTC products include, but are not limited to: Absorbine Jr., Aleve, Aspercreme, Tylenol Arthritis, Capzasin, Ultra Blue, Zostrix.
Topical Steroids			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC topical steroid is an eligible medical expense. OTC products include, but are not limited to: topical gels, lotions and creams that contain hydrocortisone.
Train Fare					See Transportation.
Transplant					See Organ Donor.
Transportation	X				The cost of transportation primarily for and essential to, medical care is an eligible medical expense. Submit documentation of the corresponding medical service. Eligible expenses include but are not limited to: ambulance services, bus*, parking fee, plane fare*, taxi, or toll.
					Personal car mileage or gasoline: 2014 = \$.23.5/mile (effective 01/01/14) 2013 = \$.24/mile (effective 01/01/13) 2012 = \$.23/mile (effective 01/01/12) * Long-distance travel cannot be for purely personal reasons.
			X		When recommended by a health care professional for a medical condition, the cost of a nurse or companion may be an eligible medical expense. Submit evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies the medical condition and that the expense is for treatment of the medical condition) with the request for reimbursement of a covered individual that is unable to travel alone and requires the assistance of a nurse or companion (e.g., a parent or spouse), the nurse/companion's transportation expenses are eligible medical expenses.
					Note: Transportation expenses are eligible medical expenses if all persons involved are either you, a spouse or an eligible dependent.

				X	Regular commuting costs for an individual with a physical disability are not eligible medical expenses.
		X			A health care professional must provide evidence of medical necessity for the cost of fees and transportation to attend Alcoholics Anonymous (AA) meetings to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
Transportation Cost of Disabled Individual Commuting To and From Work				X	A disabled individual's commuting costs to and from work are not eligible medical expenses.
Tri-Care Premiums					See Insurance Premiums.
Trips					See Lodging and Trips and Transportation.
Tubal Ligation	X				The cost of a tubal ligation or tubal ligation reversal is an eligible medical expense.
Tuition					See Schools, Special.
Tutoring					See Education, Special.

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U					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Ultrasound	X				The cost of an ultrasound for medical care (including prenatal care) is an eligible medical expense.
Ultrasound, Pre-Natal	X				The cost of an ultrasound ordered by a health care professional to monitor the growth and condition of the fetus is an eligible medical expense, even if the benefit plan does not provide reimbursement.
				X	The cost of an ultrasound that is not ordered by a health care professional or is not intended to monitor the growth and condition of the fetus is not an eligible expense.
Umbilical Cord Blood					See Cord Blood and Storage.
Urinalysis	X				The cost of urinalysis for medical conditions, including but not limited to, court ordered drug and alcohol testing both in-home and doctor's office, is an eligible medical expense.
Usual, Customary and Reasonable (UCR), Charges Above					See Reasonable & Customary (R&C).
UVR treatments		X			A health care professional must provide evidence of medical necessity for the cost of ultra violet light treatments to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.

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V					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Vaccinations					See Immunizations.
Vaporizer, Humidifier	X				The cost of a vaporizer or humidifier for medical care is an eligible medical expense.
Varicose Veins Treatment		X			A health care professional must provide evidence of medical necessity for the cost of varicose vein removal or treatment to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	The cost to remove varicose veins for cosmetic purposes is not an eligible medical expense. Also see Cosmetic Treatment.
Vasectomy, Vasectomy Reversal	X				The cost of a vasectomy or vasectomy reversal is an eligible medical expense.

Veneers					See Dental Treatment.
Veterinary Fees					See Guide Dog.
Vision Correction					See LASIK and Laser Eye Surgery; and Radial Keratotomy.
Vision Discount Programs				X	Fees to have access to a vision network that offers discounted items and services are not eligible medical expenses.
Vitamin		X			A health care professional must provide evidence of medical necessity for the cost of Supplement, herbs, minerals and Vitamin to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement.
				X	When taken for general good health, even when recommended by a healthcare professional, amounts paid for supplements, herbs, minerals, and vitamins are not eligible medical expenses.

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W					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Walkers					See Wheelchair, Walker.
Warranty				X	The cost of a warranty for example for vision or hearing aid equipment is not an eligible medical expense.
Wart Removal Treatment			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC wart removal treatment is an eligible medical expense. OTC products include, but are not limited to: Dr. Scholl's, Compound W.
Weight Loss Drugs, Medicines	X				The cost for a weight-loss prescription is an eligible medical expense.
		X			A health care professional must provide evidence of medical necessity for the cost of OTC weight loss drugs to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. OTC drugs like Alli require an LOMN.
Weight Loss Programs		X			A health care professional must provide evidence of medical necessity for the cost of weight loss program to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement. Note: This includes the cost of the class or meeting as well as the fees to join; not the food or books. The cost is eligible as each meeting or session is attended, or for the monthly membership pass. In other words, even if prepaid for entire program (such as a 17-week pass), may only be reimbursed as each class is incurred.
				X	The cost of a weight loss program associated with general weight loss, even when recommended by a health care professional, is not an eligible medical expense. Also see Food and Special Food.
Well Baby, Well Child Care	X				The cost of preventative and wellness checks is an eligible medical expense.
Wellness Scan					See Body scan and Diagnostic Tests or Procedures.
Wheelchair, Walker	X				The cost of an autoette, wheelchair, or walker, including the cost of maintenance, is an eligible medical expense.
Whirlpool Baths					See Capital Expense
Wig		X			A health care professional must provide evidence of medical necessity for the cost of a wig and certain maintenance items like glue, wig tape or under cap to be an eligible medical expense. Include evidence of medical necessity (i.e., a doctor's note or LOMN that specifically identifies that the recommendation and expense is for treatment of the medical condition) with the request for reimbursement
				X	The cost for styling or cleaning products for a wig would be personal expenses and is not an eligible medical expenses.
Work Related Physical Examination for the Employee	X				Work related physical exams are eligible UNLESS the examination is paid by the employer. Also see Physical Exam.

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X					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
X-Ray	X				The cost of X-ray fees for medical care is an eligible medical expense.

Y					
Expense Type	Eligible	Requires Letter of Medical Necessity (LOMN)	OTC Medicine/ Drug Requires an RX	Ineligible	Description
Yeast Infection Medication			X		A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC yeast infection medicine is an eligible medical expense. OTC products include, but are not limited to: Monistat, Vagistat.

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