



Major Medical – Qualified Expenses (FSA)

Doctor's fees and co-pays that do qualify for reimbursement:

Co-pays and other payments to doctors and healthcare providers qualify unless they are reimbursed by insurance:

- Doctor office co-pays
- Emergency room co-pays
- Out-patient surgery co-pays
- Inpatient admission co-pays
- Office visits
- Routine check ups
- Routine physicals and other non-diagnostic services or treatments.
- Psychologist and psychiatrist fees
- Obstetrics and fertility
- Chiropractor and podiatrist fees
- Orthodontist and dentist fees
- Periodontist and endodontist fees
- Physician and Osteopath fees
- Acupuncture fees
- Eye exams
- Christian Science practitioner's fees
- Radiology
- Surgical fees
- Lab fees
- Diagnostic fees
- X-rays and MRI
- Weight loss programs and fees pertaining to a specific disease (LOMN)
- Reconstructive surgery in connection with birth defects, disease, or accident.

Doctor's fees that *do not* qualify for reimbursement

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident.
- Marriage counseling
- Weight loss programs for general health or appearance.
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner.

Health improvement programs and supplied that do qualify for reimbursement unless they are reimbursed by insurance:

- Physical and speech therapy
- Weight-loss programs (for specific disease) (LOMN)
- Quit-smoking programs
- Quit-smoking patches and gums (RX)
- Alcoholism and drug treatment
- Special schooling for a disabled child (LOMN)
- Body scans
- Reconstructive surgery associated with birth defect, disease, or accident.
- Home drug tests
- Cholesterol tests and monitors
- Home blood tests
- Gastric bypass surgery

Reference:

(LOMN) = Letter of Medical Necessity required from a licensed physician
(Rx) = Prescription required beginning 1/1/2011

Disclaimer: All services may not be available under your current plan offered through your employer. Please check with your employer to see which plan you have.

Health improvement programs and supplies that *do not* qualify for reimbursement:

- Weight-loss programs for general health or appearance.
- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident.
- Dental bleaching
- Marriage counseling
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner.

These Health related expenses and equipment do qualify *unless* they are reimbursed by insurance.

- Humidifiers and vaporizers (LOMN)
- First aid bandages, gloves, and masks
- Hot and cold compress packs and wraps
- Oxygen
- Pill boxes (LOMN)
- Shower protection for casts, prostheses, etc.
- Therapeutic support gloves (LOMN)
- Elevated toilet seat
- Thermometers
- Special school for disabled child (LOMN)
- Artificial limbs and braces
- Arches and orthopedic shoes (LOMN)
- Wigs for hair loss caused by disease (LOMN)
- Shower bars and safety handles
- Hearing devices and batteries
- Crutches and canes
- Wheelchairs, walkers, and shower chairs
- Medical alert bracelet and fees
- Bedpans and ring cushions
- Travel to doctors or healthcare facilities
- Ambulance expenses
- Breast pumps and nursing supplies

Health related expenses and equipment that *do not* qualify for reimbursement

- Expenses and equipment that are not medically necessary or are not prescribed by your health practitioner.
- Weight-loss programs for general health or appearance.

Medical Health Deductible expenses that do qualify for reimbursement

- Employee responsibility for medical health plan deductible expenses, based on the (EOB) Explanation of Benefits from your health plan.
- These may include qualified medical expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

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Dental – Qualified Expenses (FSA)

Dental services and supplies that do qualify unless they are reimbursed by insurance:

- Co-payments
- Dental fillings, crowns, and bridges
- Deductibles
- Dentures
- Diagnostic fees
- Oral surgery
- Orthodontist and dentist fees
- Periodontist and endodontist fees
- Prescribed medicines
- Routine checkups
- Dental sealants
- Surgical fees
- X-rays

Dental services and supplies that *do not* qualify

- Cosmetic surgery and procedures; such as, but not limited to Veneers, unless it is for reconstruction due to disease, birth defect or accident.
- Dental bleaching, whitening, bonding, or veneers.
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner.
- Toothpaste

Dental Deductible expenses that do qualify for reimbursement

- Employee responsibility for dental plan deductible expenses, based on the (EOB) Explanation of Benefits from your dental plan.
- These may include qualified dental expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

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Vision – Qualified Expenses (FSA)

Vision services and supplies that do qualify for reimbursement unless they are reimbursed by insurance.

- Vision co-pays
- Office visits and routine eye exams
- Prescribed sunglasses and eyeglasses
- Contact lenses, solutions, and supplies
- Corrective eye surgery
- LASIK surgery
- Cataract surgery
- Optometrist fees
- Physician and ophthalmologist fees
- Surgical fees and x-rays

Vision services and supplies that *do not* qualify for reimbursement

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident.
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner.

Vision Plan Deductible - Qualified Expenses that do qualify for reimbursement.

- Employee responsibility for vision plan deductible expenses, based on the (EOB) Explanation of Benefits from your vision plan.
- These may include qualified vision expenses like unreimbursed co-payments, co-insurance and doctor visits applied to your deductible amount.

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