

# Sample Health Care Expense Eligibility

## Important Reminder

For each expense, you must submit documentation from the provider or a third party that includes the following:

- Date
- Amount
- Provider
- Type of Service

Some expenses may require additional documentation to establish eligibility, such as a physician's statement that a certain expense will treat your existing medical condition.

## Medical Equipment

### Eligible

- Diabetic supplies including monitoring system, insulin pump, glucose kit, test strips, lancets
- Blood pressure monitor kits
- Condoms
- Denture supplies
- Female contraceptives and spermicidal products
- Incontinence supplies
- Ovulation and pregnancy tests
- Crutches
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition

### Ineligible:

- Maternity Clothing
- Toilet paper and tissues
- Diapers
- Feminine products including sanitary napkins, tampons, pads

## Assistance for the Disabled

### Eligible

- Braille books and magazines in excess of cost of regular editions
- Cost of note-taker for deaf child in school
- Household visual alert system for the hearing impaired
- Walkers, crutches, canes
- Wheelchair and/or including cost of operating/maintaining
- Artificial limbs
- Guide dog or other animal for visually or hearing impaired (includes purchase, training, and care)
- Excess costs of specifically equipping automobile for a disabled person over the costs of ordinary automobile; device for lifting a disabled person into an automobile

## Drugs

### Eligible

- Prescription Drugs
- Insulin
- Over-the-counter medicines and drugs that are prescribed by a physician.

**IMPORTANT NOTE:** Effective Jan. 1, 2011, a doctor's prescription is required for reimbursement of all over-the-counter drugs and medicines.

### Ineligible

- Drugs for cosmetic purposes
- Toiletries including shampoo, soap, shaving cream, deodorant, toothpaste
- Drugs that are merely beneficial for general health (e.g., multi-vitamins)

## Procedures/Treatments

### Eligible

- Anesthesiologist
- Surgery
- Hospital Services
- Weight loss programs prescribed to treat a medical condition (e.g., obesity)
- Smoking cessation programs
- Treatment for alcoholism or drug dependency
- Acupuncture
- Infertility Treatment
- Speech therapy
- Physical therapy
- Occupational therapy
- Obstetrical and gynecological procedures
- Dermatological procedures
- Chiropractors and osteopaths
- Sterilization and reversed sterilization
- Nursing services for care of a specific medical ailment
- Cosmetic surgery/procedure that treats a deformity, caused by an accident or trauma, disease, or an abnormality at birth

### Ineligible

- Physical treatments unrelated to specific health problem (e.g., massage for general well-being)
- Any illegal treatment
- Cosmetic surgery/procedures that improve patient's appearance but do not meaningfully promote the proper function of the body or prevent/treat an illness/disease

## Vision/Hearing

### Eligible

- Hearing aids, batteries for operation of hearing aids, hearing aid repairs
  - Optometrist or ophthalmologist fees
  - Eyeglasses
  - Contact lenses and cleaning solutions
  - Corrective eye surgery including radial keratotomy
- ### Ineligible
- Lens replacement insurance
  - Warranties
  - Protection Plans
  - Coating/tints that do not treat a medical condition

## Dental

### Eligible

- Dental Care
- Artificial teeth/dentures
- Braces, orthodontic services

### Ineligible

- Teeth bleaching
- Tooth bonding that is not medically necessary

## Psychiatric Care

### Eligible

- Services of psychotherapists, psychiatrists, and psychologists
- Legal fees directly related to commitment of mentally ill person

### Ineligible

- Psychoanalysis undertaken to satisfy curriculum requirements of a student
- Marriage counseling

## Insurance

### Eligible

- Deductibles and co-payments for health care plans (e.g., medical, dental, vision)
- Coinsurance (only the percentage of charges not paid by your health care plan)
- Amounts over usual and customary limits

### Ineligible

- All premiums/contributions for insurance coverage (including health insurance, long-term care, loss of income and loss of life)
- Expenses paid by your health care plan

## Diagnostic/Preventative

### Eligible

- Routine/preventative physicals
- X-ray
- Vaccinations/Immunizations
- Flu shoots

### Ineligible

- Umbilical cord storage

## Miscellaneous Charges

### Eligible

- Shipping, handling, delivery charges, and sales tax for eligible expenses
  - Expenses connected with donating an organ
  - Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for and essential to medical care provided by a doctor
  - Transportation expenses primarily for and essential to, medical care including mileage, bus, taxi, train/plane fares ambulance services, parking fees and tolls
  - Social security tax paid with respect to wages of a qualified nurse's service
- ### Ineligible
- Payments for child care (eligible under the Dependent Care FSA)
  - Diaper Service
  - Distilled drinking water purchased to avoid drinking fluoridated city water supply
  - Installation of power steering in an automobile
  - Pajamas purchased to wear in hospital
  - Mobile telephone used for personal phone calls as well as calls to physician
  - Payments for services which are not medical in nature
  - Domestic help, companion, babysitter, chauffeur, etc. who primarily render services of a non-medical nature
  - Nursemaid or practical nurses who render general care for healthy infants