



Eligible Expenses for Medical Flexible Spending Accounts (FSA)

The Medical FSA enables you to pay for out-of-pocket medical expenses with pre-tax dollars incurred by you and your eligible dependents. Please see below for a partial list of eligible and ineligible expenses. For a complete list, please go to www.swerdlin.net. The list is entitled "EBIA's Health Care Expenses Table" and can be found under Resources/Forms/Health and Welfare Forms. The password to open the table is swerdlin2005.

Eligible Expenses

Dental, vision, and medical deductibles, co-payments and co-insurance	Alcoholism or drug dependency payments to treatment centers
Prescription drugs	Medical alert bracelet or necklace
Expenses for medical services or supplies not covered by insurance plan	Transportation expenses incurred for person to receive medical care
Vaccinations and immunizations	Chiropractic charges
Laboratory fees	Acupuncture fees (performed by licensed practitioner)
First aid kits	Guide dog
Wheelchairs or crutches	Ambulance
Dental implants	Laser eye surgery
Sunscreen	Breast pumps and accessories
Prescription contact lenses	Prescription glasses, including prescription sunglasses
CPAP devices	Hearing aids
Incontinence supplies	Medical monitoring and testing devices
Orthopedic shoe inserts	Ovulation monitor
Smoking-cessation program	Speech therapy

Ineligible Expenses

Cosmetics and cosmetic surgery	Hair removal and transplants
Babysitting and childcare	Late fees
CPR classes	Missed appointment fees
Drug testing kits for home use	Prescription drug and vision discount programs
Electrolysis or hair removal	Suntan lotion without sunscreen
Face creams, lotions, perfume, deodorant, moisturizers, toothbrush, toothpaste	Over-the-counter drugs and medicines without prescription from doctor
Feminine hygiene products	Insurance premiums
Funeral expenses	Warranties

Dual Purpose Expenses - These expenses will qualify if you obtain a doctor's note of medical necessity.

Exercise Equipment and fitness programs	Massage therapy
Herbs and herbal treatments	Modifications to home for disabilities
Vitamins	Household items to treat allergies
Weight loss programs and/or drugs	Learning disability, instructional fees
Breast reconstruction surgery	Cord blood storage



Over-the-Counter Expenses for Medical Flexible Spending Accounts (FSA)

The Medical FSA also enables you to pay for over-the-counter items (OTC). However, certain OTC medicines that include an active medical ingredient will require a prescription from your doctor in order to be eligible for reimbursement from your FSA. Please see below for a partial list of OTC items that require or do not require a prescription. For a complete list, please go to www.swerdlin.net. The list is entitled "EBIA's Health Care Expenses Table" and can be found under Resources/Forms/Health and Welfare Forms. The password to open the table is swerdlin2005.

OTC Items - DO NOT REQUIRE A PRESCRIPTION

First aid dressing and supplies	Athletic braces and supports
Bandages	Thermometers
Crutches	Blood pressure monitors
Contraceptives	Denture adhesives, repair and cleansers
Glucose tablets	Hearing aid batteries
Heating pads and wraps	Incontinence products
Nasal spray	Prenatal vitamins
Reading glasses and magnifiers	Diabetes testing and aids

OTC Items - REQUIRE A PRESCRIPTION

Acne Treatment	Allergy medicine
Antacids and acid controllers	Anti-fungal treatments
Cold and flu medicine	Cough medicine, drops and sprays
Fever and pain relievers	Cold sore treatment
Diaper rash cream	Ear drops and wax removers
Laxatives	Nicotine gum and patches
Pain relievers	Sleep aids
Tropical skin treatments	Wart removal