

Examples of 213(d) Expenses

What are a few qualifying medical care expenses?

- **Prescription Drugs:** Medicine; drugs; smoking cessation prescription; insulin; birth control pills; and vaccines that your doctor prescribed.
- **Medical, Dental and Vision Insurance – Fees and Services:** Co-payments; deductibles and any amounts that are charged over and above the usual and customary limits. Fees for medical doctors; dentists; eye doctors; chiropractors; osteopaths; podiatrists; psychiatrists; psychologists; physical therapists; acupuncturists and psychoanalysts (medical care only); legal fees directly related to commitment of a mentally ill person; nursing services (including room and board) for care of a specific medical ailment; Social Security tax paid for above stated nurses wages. Chiropractor; osteopath; anesthesiologist; dermatologist; gynecologist; and Christian Science practitioner fees.
- **Vision Care:** Eyeglasses; contact lenses and cleaning solutions; corrective eye surgery; prescription sunglasses; optometrist and/or ophthalmologist fees.
- **Therapy and Treatment:** Acupuncture; physical therapy for medical treatment; occupational therapy; speech therapy; infertility treatment; smoking cessation programs; alcoholism or drug dependency treatment.
- **Dental and Orthodontia Care:** Braces and orthodontic incurred within the active plan year; dentures; dental care; and fluoridation of home water supply advised by a dentist.
- **Medical Equipment:** Crutches; wheelchairs; oxygen and oxygen equipment to relieve medical illness; medically necessary support hose; artificial limbs; wigs (when necessary for mental well-being of individual who loses hair due to illness); cost of orthopedic shoes over and above the cost of ordinary shoes.

Over-the-Counter Expenses

Partial Listing of Eligible Expenses for Medical Care FSA Plans (subject to change) The following represents a partial listing of eligible “over the counter” expenses for the Medical Care Reimbursement Account for Flexible Benefit Plans. This list is subject to change as further clarification is made. If you are unable to determine the eligibility of a particular expense, feel free to contact Advanced Benefits Management (ABM) Customer Service for assistance.

What is an eligible reimbursement under this plan?

Acne medication	Allergy medications
Antacids	Antibiotic creams
Anti-diarrhea medications	Anti-fungal medications
Anti-itch medications	Anti-gas medications
Bandages (band-aids)	Blood pressure monitors
Bug bite medication	Calamine lotion
Carpal tunnel (wrist) support	Cold medicine
Cold/hot packs for injuries	Condoms (contraceptives)
Contact lens solutions	Contraceptive pills/ suppository
Cough/cold/ flu/fever reducers	Crutches
Diabetic supplies	Diaper rash ointments
Drugs, prescribed	Ear care / swimmer’s ear
Eye drops	First aid creams/ointments
Gauze	Head lice treatment
Hearing aid batteries	Heartburn/indigestion meds

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What is an eligible reimbursement under this plan?	Cont'd
Hemorrhoid creams/suppositories	Incontinence supplies
Laxatives	Liquid adhesive
Medicated cleanser/soap	Menstrual cramp/ pain products
Motion sickness pills	Mouth pain
Nasal decongestant	Nausea/ vomiting remedies
Nicotine gum	Nicotine patches
Night guards for teeth grinding	Ointments for burns/sunburn
Pain relievers/ fever reducers	Pain relievers – muscle pain
Pedialyte for child's dehydration	Pinworm treatment
Poison treatment	Pregnancy test kits
Rashes: diaper rash/ fever blisters	Rashes: poison oak/ivy/sumac
Reading glasses	Rubbing alcohol
Sinus medications	Sleeping aids for insomnia
Smoking cessation treatment	Spermicidal foam – contraceptives
Thermometers	Throat lozenges
Vaginal product / yeast infection	Wart removal treatments

Dual Purpose Expenses

The following would be eligible for reimbursement, only if used to treat a specific medical condition. Cannot be used to improve or maintain general well-being, if even prescribed by a physician (for general health). These expenses will only be reimbursed with a note from a medical practitioner / physician naming the medical condition and recommended treatment (cannot be a cosmetic procedure) for which it will be used and submit with receipt for reimbursement.

- Feminine hygiene – most likely used for general health or toiletries, but there could be exceptions
- Glucosamine / Chondroitin – used for arthritis
- Herbal medications
- Hormone therapy/ treatments for menopause – used to treat symptoms such as hot flashes, night sweats, etc.
- Household products to treat allergies
- Nasal sprays for snoring
- Medicated shampoos / Medicated soaps – only if physician diagnoses skin or scalp infection and prescribes special treatment to be applied for limited period of time.
- Orthopedic shoes and inserts – if medically prescribed for treatment of medical condition
- Pills for lactose intolerance
- Prenatal vitamins – not for general well being
- Sunscreen – only if prescribed for specific medical condition, not for general skin health
- Weight Loss - items that replace normal food consumption are generally not reimbursable (i.e. diet foods, drinks, bars). Supplements/drugs that are purchased for general dietary health are not reimbursable; if a specific medical condition exists such as obesity, submit receipts with note from medical doctor naming condition and OTC treatment.

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Excluded Expenses

The following is a brief listing of items that are excluded from eligible expenses. Claims will be denied for the following expenses:

- Chapstick / Lip balm
- Cosmetic products of any kind
- Cleansers or soap that are considered toiletries (non-medicated)
- Dental floss
- Deodorants
- Dietary supplements – used to improve or maintain general health
- Eye and facial makeup preparations
- Face cream
- Fiber supplements – used for general health
- Fingernail polish
- Hair color / hair products
- Herbal supplements – used to improve or maintain general health
- Lipstick
- Mouthwash
- Shampoo
- Skin moisturizers/ lotions
- Suntan lotion
- Sunscreen – used for general health purposes
- Teeth whitening products
- Toiletries of any kind
- Toothpaste
- Toothbrushes
- Vitamins – used to improve or maintain general health

Notes for determining allowable expenses:

Prerequisites for reimbursement of an OTC drug:

- The sponsoring plan allows for the expense
- The OTC drug is generally regarded as medicine or drugs
- The item is not a toiletry item or for cosmetic purposes
- The OTC drug is legally procured
- Expenses must be incurred during the plan year (or during the time the participant was eligible to participate).
- Expenses must be claimed using appropriate documentation. The receipt for OTC expenses must include, at a minimum, a description of the product, the date of the expense, the name of the service provider (drugstore, Dr., etc) and the amount of the expense. Attach the receipt to a claim form and send to Advanced Benefits Management (ABM). (Keep a copy for your records.) If considered a dual-purpose item, then a note from a medical practitioner must accompany receipt.
- It is considered reasonable by the IRS, to reimburse participants who have purchased a reasonable quantity of OTC drugs to have on hand for use during the plan year, if the OTC drugs otherwise qualify as medical care. This includes year-end purchases in small quantities. Purchasing several thousand tablets of an OTC drug at year-end would be suspect. It is assumed therefore, that a few (small quantity) bottles of aspirin (for example) purchased at one time, would be eligible.