



The following is a list of common medical expenses and whether or not they are eligible for reimbursement under Paychex Section 125 plans ("Plan"). This is not an exhaustive list. Paychex reserves the right to modify this list at any time to be in compliance with federal law. Paychex, along with the Plan Administrator, may deem it necessary to render decisions based on the facts and circumstances of certain individual claims and in accordance with the provisions of the Plan.

If an individual has a Flexible Spending Account (FSA) in conjunction with a Health Savings Account (HSA), in order to remain eligible for the HSA, only medical expenses under the health FSA for dental, vision, and preventive care may be submitted. The HSA may be used to pay for any remaining HSA-qualified medical expenses.

Expenses incurred must be for the employee, the employee's spouse, and eligible dependents.

**Note: Effective 1/1/11, over-the-counter medicines and drugs are no longer eligible for reimbursement under a health FSA without a note from a medical practitioner.** Additionally, as outlined below, a number of other expenses require a note from a medical practitioner outlining the specific medical condition(s) that exist for each individual item, and that the item(s) that the participant is requesting to be reimbursed is medically necessary to treat the condition. This is to substantiate the expense as eligible under the health FSA.

Expense	Reimbursable	Explanation and Conditions (Dr's Note Required?)	OTC Prescription Needed (as of 1/1/11)
Acne Prescriptions	Yes	Acne is considered a disease; the cost of acne prescription medication qualifies. However, the cost of regular skin care (i.e. face creams, lotions) generally would not qualify.	
Acne Medications (OTC)	Yes	Acne is considered a disease; the cost of OTC acne medication qualifies. However, the cost of regular skin care (i.e. face creams, lotions) generally would not qualify.	Yes
Acupuncture	Yes	Acupuncture is reimbursable if it is to treat a medical condition.	
Adoption (medical expenses only)	Yes	Expenses are reimbursable if the child was your dependent when services were incurred, even if it was prior to the finalization of the adoption.	
A.E.D. for Home Use	Yes	In order for an expense to be eligible under a health FSA, the expense must be for medical care. Medical care is defined as "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body..." This type of medical expense would qualify as it is considered for the treatment and prevention of disease.	
Airborne	Under Certain Conditions	According to the Airborne website, it is considered an herbal supplement (dual purpose item). If a medical practitioner recommends the product to treat a medical condition (i.e. low immune system), it may be reimbursable. However, by itself, it would not be since it is generally used to maintain general health.	Yes
Air Conditioner	Under Certain Conditions	The air conditioner must be used to treat a specific medical condition. If the air conditioner is attached to the house, the difference between the original home value and the increased home value is reimbursable. Only the prorated amount to the sick person can be reimbursed. A doctor's note is required.	
Air Purifier	Under Certain Conditions	The air purifier must be prescribed by a physician to treat a specific medical condition (such as severe allergies). A doctor's note would be required.	
Alcoholism Treatment	Yes	Payable for the treatment, as well as meals and lodging at a center for alcoholic addictions. If prescribed by a doctor as necessary treatment, you may be reimbursed for Alcoholics Anonymous meeting transportation expenses.	
Allergy Medications (OTC)	Yes	Over the Counter allergy medications are eligible since they are used to treat a medical condition.	Yes
Allergy Treatment Products	Under Certain Conditions	Generally items that would be owned by a person without allergies are not reimbursable. Items such as an air purifier or water filter, if necessary to treat a specific medical condition, may be reimbursable. A doctor's note is required.	
Aloe	Under Certain Conditions	Aloe is reimbursable if used to treat a specific medical condition.	Yes
Alternative Remedies	Under Certain Conditions	Expenses for professional fees may be eligible for legally performed services or treatments. Expenses such as medications and supplements may be reimbursable if treating a specific medical condition and not for general health. A note from a medical practitioner would be required. Special foods recommended for use to improve general health are not eligible.	Yes
Ambulance	Yes	Amounts paid for ambulance services are eligible because expense is incurred primarily for the prevention or alleviation of an illness.	
Antacids	Yes		Yes

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Antihistamines	Yes		Yes
Antifungal Medications and Creams	Yes		Yes
Antiseptic First Aid Sprays	Yes		Yes
Artificial Teeth	Yes	Medical care "does not include cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease." If the reason for the individual implant is for medical reasons, it would qualify (i.e. to allow the participant to chew). Participant would want to get a note from their dentist stating that it is medically necessary and not just for cosmetic purposes.	
Aspirin	Yes	Generally, any drug or medicine will qualify to the extent that it is primarily for medical care and not for general health or a cosmetic purpose, legally procured and generally accepted as a medicine or drug. Aspirin is generally accepted as a medicine or drug and thus is eligible under the health FSA.	Yes
Astigmatic Keratotomy	Yes	Medical care under the FSA is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." Generally Astigmatic Keratotomy (AK) is a refractive surgical procedure that is used to correct astigmatism. The cost of the procedure would be considered medical care to treat an existing condition and thus would be eligible under a health FSA.	
Automobile Modifications	Under Certain Conditions	Reimbursable if the expense is for a physically handicapped individual. Only the cost differential of the modification is reimbursable. For example, the increased cost of a special steering wheel versus original factory equipment. A medical practitioner's note will be required to substantiate the expense as necessary based on the medical condition.	
Baby Formula (Hypo-Allergenic)	Under Certain Conditions	In order for an expense to be eligible under a health FSA, the expense must be for medical care. Normal baby formula would not be considered for medical care as it is used for normal nutritional requirements to promote general health. If there is a medical condition present that requires special formula, a portion may be eligible. It must be purchased to treat a specific medical condition and not a substitute or a special diet to improve an individual's general health. The IRS has commented that only the difference in the cost of the specialty foods versus the cost of normal foods can be reimbursable. To show that the expense is primarily for medical care, a note from a medical practitioner regarding the medical condition would be required.	
Babysitting and Childcare	No	This expense is only eligible under the Dependent Care Assistance (DCA) Account	
Bandages	Yes	Bandages are considered for medical care.	
Battery Powered Toothbrushes	No	In order for an expense to be eligible under a health FSA, the expense must be for medical care. The purpose of the expense must be to treat the disease rather than promote general health. Toothbrushes are items that are used primarily to maintain general health. An individual would still use one even without a medical condition. Thus, they are not primarily for medical care under the code and not eligible under a health FSA even if a dentist were to recommend a special one such as an electric or battery powered model.	
Birth Control Pills	Yes		
Birthing Classes	Under Certain Conditions	Expenses for Birthing Classes qualify to the extent that instruction relates to the birth and not the child rearing. The fees for the class should be apportioned to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify. The Instructor/Facility that is conducting the classes will need to itemize these expenses out to the best of their ability, so the participant can submit this as substantiation for the claim as to the amount that they are requesting.	
Blood Pressure Monitors	Yes	Diagnostic tests/devices to detect whether or not a person has a disease or dysfunction of any part of the body is considered medical care and reimbursable.	
Braille Books and Magazines	Under Certain Conditions	Braille books and magazines are reimbursable for a visually impaired person. Only the cost differential between Braille and regular books and magazines is reimbursable.	
Breast Pumps	Yes	Expenses for breast pumps and other supplies that assist lactation are eligible for reimbursement under a flexible spending arrangement.	
Capital Improvements	Under Certain Conditions	Reimbursement can occur if the purpose is for medical care, such as portable medical items, home improvements, and medical equipment used by an ill person. Reimbursement is determined by whether or not the items and/or improvements add to property value and who benefits from them. The reimbursement amount is the difference between the original home value and the increased home value. A medical practitioner's note is required to outline the medical condition that exists as well as how the specific item will treat the condition.	
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Cayenne Pepper	Under Certain Conditions	Cayenne Pepper has multiple uses. It is a powdered red pepper that can be used as a flavoring in food, but also has properties that can be used to treat specific medical conditions. If it is recommended by a medical practitioner to treat a specific medical condition, it may be reimbursable under the plan. A note from a medical practitioner outlining the specific medical condition that exists and how this pepper is to be used would be required.	
Cervical Pillow	Under Certain Conditions	The primary purpose must be to treat, diagnose, or mitigate a medical condition. An expense that someone may incur for personal pleasure or general good health is not reimbursable. A note from a medical practitioner outlining the specific medical condition that exists and how this will treat the condition is required. Only cost in excess of a normal pillow will qualify.	
Chelation Therapy (EDTA)	Yes	Reimbursable for the treatment of a medical condition such as lead poisoning.	
Chinese Herbal Doctor and Herbal Treatments	Under Certain Conditions	Illegal treatments are not reimbursable. Practitioner fees and herbal supplements may be reimbursable if prescribed to treat a specific medical condition. A medical practitioner's note is required.	Yes
Chiropractic Care	Yes	Chiropractic Care is an eligible expense under the health FSA as long as it is to treat a specific medical condition and not just to improve general health. A note from a medical practitioner outlining the specific medical condition that exists would be required.	
Christian Science Practitioners	Under Certain Conditions	Reimbursable if payment is made toward the cost of medical care. An item/expense is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body..." The treatment must be legal.	
Circumcisions	Yes		
Cobra Premiums	No	COBRA premiums are a personal election to continue medical coverage after regular medical coverage has ended.	
Cold Medicines	Yes		Yes
Condoms	Yes	The IRS has indicated that because these products affect the function of the body, they qualify as a medical expense under the plan.	
Spermicides	Yes	The IRS has indicated that because these products affect the function of the body, they qualify as a medical expense under the plan.	Yes
Contact Lenses	Yes	Contact lenses solely for a cosmetic purpose (i.e. to change one's eye color) will not qualify under a health FSA. Prescription contact lenses are used to assist an individual's eyesight thus would be reimbursable under a health FSA. Materials and equipment needed for using the lenses (such as saline solution or contact lens cleaners) would also qualify if the lenses themselves are needed for a medical purpose.	
Contraceptives (OTC)	Yes		Yes
Controlled Substances (illegal substances and drugs)	No	Controlled substances such as marijuana are not reimbursable if their use violates federal law. This holds true if the substance is legal for medicinal purposes on the state level. Illegal substances purchased outside of the United States is not reimbursable.	
Co-pays and Deductibles	Yes	Any costs for eligible expenses not covered by insurance or other benefit plans.	
Cosmetic Surgery	No	Cosmetic surgery is not reimbursable if performed to improve personal appearance. The only limited exception is if the person has a deformity or suffered a personal injury or trauma from an accident or disfiguring disease.	
Cosmetics	No	Cosmetics are not reimbursable, including facial creams, deodorants, hand lotions, or any other products used normally for cosmetic purposes.	
Cough Medicines/Cough Drops/Syrups	Yes		Yes
Counseling and Therapy	Under Certain Conditions	Counseling and therapy are reimbursable if used to treat a medical condition. Individual therapy is reimbursable if proper documentation is provided (CPT Code). Group therapy requires a physician's note stating the medical condition and how the therapy will help in the treatment process. This also pertains to family therapy, but under specific circumstances, such as a child suffering from an eating disorder. Marriage and couples therapy does not qualify. Group and family therapy require a doctor's or medical practitioner's note.	
Crutches	Yes	Crutches, including the cost to buy or rent, are reimbursable.	
Dancing Lessons	Under Certain Conditions	Dancing lessons are not reimbursable if prescribed to improve general health or personal pleasure. If prescribed to treat a specific medical condition (i.e. rehabilitation after surgery) it may be reimbursable. A note from a medical practitioner recommending the item to treat a specific medical condition would be required.	
Dehumidifier	Under Certain Conditions	The cost of a dehumidifier will qualify as a medical supply if it is used to treat a specific medical condition and not just for general health. If it is attached to the home, only the amount spent that is more than the value added to the property will qualify. A note from a medical practitioner recommending the item to treat a specific medical condition would be required.	

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Dental Floss	No	This is considered a toiletry item.	
Dental Retainer	Yes	A retainer is an eligible expense under the health FSA. Generally, there is not going to be any sort of contract that is given to a participant who is receiving a retainer. Usually, the charge for a retainer is just the cost of the appliance itself (or may be included in the total treatment plan when the braces were originally applied). If there are follow up appointments necessary, the dentist/orthodontist may charge separately for those visits. The health FSA would be able to reimburse in full at the time when the service is incurred. If the dentist/orthodontist were to treat the retainer similarly to when someone has braces, lumping all of the visits and the appliance itself together, then it is treated similar to when a participant has actual braces. Documentation is needed as to how the individual will be charged for the above services from the medical practitioner.	
Dental Treatments / Dental Cleaning	Yes	Dental treatments such as x-rays, braces (see Orthodontia), extractions, crowns, and dentures are reimbursable. Dental cleanings are eligible as well as they help to prevent tooth decay and other diseases.	
Dentures / Dental Implants / Partials	Yes	This would be considered medically necessary in order to carry out the proper function of the body (to chew) a necessary part of the digestion process of food. Although there is a cosmetic aspect for dentures and partials, the primary purpose is to promote the proper function of the body and is thus medical in nature.	
Denture Adhesives	Yes	This is considered an item that is necessary in order to hold the dentures in place. Since it is necessary in order to use the dentures, it too is considered an eligible expense under the plan.	
Denture Cleaning Supplies	No	Similar to toothpaste (a toiletry item) it would not be considered reimbursable under the plan.	
Dependent Care (Custodial Care Only)	No	This expense is only eligible under the Dependent Care Assistance (DCA) Account	
Diabetic Supplies and Test Strips	Yes	Costs for needles, cotton balls, and rubbing alcohol used when administering insulin shots can be reimbursed if items are included on the same receipt (to show that it is for medical care) or if a note from a medical practitioner is accompanied with the reimbursement claim.	
Diagnostic Services	Yes	Diagnostic services, including procedures that determine whether or not a person has a disease or dysfunction of any part of the body, such as tests to detect a heart attack, stroke, diabetes, or osteoporosis, are reimbursable.	
Diapers or Diaper Services	Under Certain Conditions	Diapers purchased for a healthy baby are not reimbursable. Diapers are only reimbursable if purchased for a baby, adult, or child with a medical condition. A medical practitioner's note would be required outlining the medical condition and the requirement for the diapers.	
Diaper Rash Creams and Ointments	Yes		Yes
Dietary Supplements	Under Certain Conditions	Such expenses generally won't qualify as they are ordinarily considered as being used to maintain general health. There may be exceptions if a medical practitioner recommends the product to alleviate a specific medical condition. In this situation, a note from the physician is required as to what the specific medical condition is that exists and that this is recommended by that physician as a form of treatment. In this case, these types of products/care would qualify.	Yes
Drug Addiction Treatments	Yes	Drug Addiction Treatment, including inpatient treatment at a therapeutic center for drug addiction is reimbursable under the plan.	
Drugs / Medicines (Prescriptions)	Yes	Prescription drugs to treat a medical condition are eligible. The drug must be legal under federal law and generally not for a cosmetic purpose. For prescription medications, the Prescription name and RX number are required on the receipt.	
Dyslexia (Services to Assist in Treatment)	Yes	The medical service must be for the participant, their spouse, or dependent who has Dyslexia. The treatment must be specifically to treat this type of condition and must not be combined with regular schooling fees as they are not eligible. A medical practitioner's note is required.	
Ear Piercing	No	Not reimbursable even if performed by a physician.	
Ear Plugs	Under Certain Conditions	Ear Plugs are reimbursable if prescribed by a physician for a specific medical condition. A medical practitioner's note outlining what the specific medical condition is that exists would be required.	
Egg and Embryo Storage	Under Certain Conditions	The service may qualify for reimbursement under a health FSA with respect to fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered to be for medical care for the individual. If the procedure is intended to overcome an inability to have children (i.e. the chemotherapy treatments rendering the boy sterile), it may be eligible, however, it would have to be within the present plan year.	
Egg Donor Fees	Yes	Amounts paid for an egg donor fee, an agency fee, an egg donor's medical and psychological testing, and legal fees for the preparation of the egg donor contract will qualify under a health FSA.	
Electrolysis or Hair Removal	No	This is considered a personal expense intended for improvements to appearance.	

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Elevator	Under Certain Conditions	The installation of an elevator for the treatment of a medical condition is an eligible expense, however the full cost may not be eligible. If the value of the participant's home increases due to the installation of the elevator, only the difference between the cost of the elevator and the increase in value of the home will be reimbursable. A medical practitioner's note is required outlining the specific medical condition as well as information necessary to determine the increase in value of the home.	
Elliptical Exercise Equipment	Under Certain Conditions	The primary purpose must be to treat, diagnose, or mitigate a medical condition. Things you do for general good health are not reimbursable. Paychex would need a note from a medical practitioner outlining the medical condition that exists and that this is prescribed by the practitioner as a form of treatment for the condition. The expense cannot be paid "but for" this purpose. If any portion of this is used by others not having the medical condition, that portion would not be reimbursable.	
Ergonomic Equipment	Under Certain Conditions	To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat or alleviate a specific medical condition would be required. The difference between equipment that is ergonomically designed and that which is considered normal equipment may be reimbursable. Paychex would need documentation outlining what this difference would be (i.e. a newspaper advertisement).	
Exercise Equipment and Programs	Under Certain Conditions	The primary purpose must be to treat, diagnose, or mitigate a medical condition. Things you do for general good health are not reimbursable. Paychex would need a note from a medical practitioner outlining the medical condition that exists and that this is prescribed by the practitioner as a form of treatment for the condition. The expense cannot be paid "but for" this purpose. If any portion of this is used by others not having the medical condition, that portion would not be reimbursable.	
Eye Drops (OTC)	Yes	Rewetting drops use for dry eyes are generally eligible without a prescription because they are not considered a medicine or drug. However, other types of eye drops (i.e., allergy) will need a doctor's prescription effective 1/1/11.	Yes
Eye Examinations and Eye Glasses	Yes	The cost of eye examinations and eyeglasses (including over the counter reading glasses) to help treat a medical condition (not for cosmetic purposes) is eligible for reimbursement under the health FSA as they affect the function of the body. If the eyeglasses are for a cosmetic purpose (no prescription), they would not be eligible. Clip-ons, additional cost of anti-reflective lens coating, and warranties are not reimbursable.	
Eyeglass Repairs	Yes	Repairs to prescription eyeglasses is an eligible expense for reimbursement.	
Face Lifts	No	Face Lifts are considered cosmetic procedures to improve a person's appearance.	
Feminine Hygiene Products	No	Feminine Hygiene Products are considered general use items and/or toiletries for general health	
Fertility Treatments	Yes	Fertility treatments are reimbursable for a procedure to overcome the inability to have children. In general, types of fertility treatments (i.e. In Vitro) are eligible since they are done to overcome the inability to have children.	
Fertility Treatment Program (Enrollment Fee)	Yes	In a private letter ruling from the IRS, it was indicated that a procedure for the purpose of facilitating pregnancy by overcoming infertility affects the structure of function of the body and may be for medical care or may be preparatory expenses that are directly related to such care. The enrollment fee should be apportioned as services are provided during the treatment program. A note from the medical practitioner would be required to apportion this among the required sessions.	
Fiber Supplements	Under Certain Conditions	In order for an expense to be eligible under a health FSA, the expense must be for medical care. An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." Generally, fiber supplements will not qualify if taken daily as a supplement to a normal diet. Fiber supplements would qualify if used to treat a diagnosed medical condition (such as irritable bowel syndrome) until the condition is alleviated. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition would be required.	Yes
First Aid Kits	Yes	Some items contained within a first aid kit may be considered an OTC medicine or drug (i.e., Neosporin).	Yes
Fitness Programs	Under Certain Conditions	The primary purpose must be to treat, diagnose, or mitigate a medical condition. Things you do for general good health are not reimbursable. Paychex would need a note from a medical practitioner outlining the medical condition that exists and that this is prescribed by the practitioner as a form of treatment for the condition. The expense cannot be paid "but for" this purpose. (i.e. if the program was established prior to the medical condition, it would not be reimbursable)..	
Fluoridation Devices (Used to prevent tooth decay)	Yes	If recommended by a dentist in order to prevent tooth decay. A note from the dentist is required.	Yes
Founders Fee	No	Founders fee is part of a monthly fee or one lump sum under agreement to a retirement home. These fees are not considered medical care as it is not for a specific medical expense.	

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Funeral Expenses	No	Funeral and final expenses related to the funeral of a dependent are not considered expenses for medical care and thus not eligible for reimbursement under a health FSA.	
Genetic Testing	Under Certain Conditions	Genetic Testing is reimbursable if completed for determining a possible medical disease. Determining the sex of a fetus is not reimbursable. A doctor's note is required.	
Guide Dog	Yes	Expenses related to the purchase, training, and care of the animal used by a physically disabled or visually impaired person are eligible.	
Hair Growth Medications / Transplants / Procedures	No	In general, hair growth is viewed as cosmetic. Based on this, products, medications and procedures related to hair growth are ineligible. Though not directly referenced in the regulations, the definition of "medical care" does not include procedures that are cosmetic unless it is necessary to "ameliorate a deformity rising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease".	
Health Clubs	Under Certain Conditions	A health club membership may be eligible in very limited circumstances if it is required to treat a specific illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than promote general health, and the expense must not have been paid "but for" this purpose (for example, belonging to a health club before being diagnosed), then fees would not qualify. When treatment is no longer needed, the fees would no longer qualify. Personal trainer fees will qualify if a medical practitioner has recommended a supervised exercise routine in order to treat a disease or injury. Some examples include as rehabilitation after surgery or the treatment of obesity. It must also be incurred for a limited duration. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is required.	
Health Institute Fees	Yes	The cost of a health institute fee is reimbursable if the payment is made towards treatment and prescribed by a medical practitioner to alleviate a mental or physical illness. A note from the medical practitioner would be required outlining the medical condition and treatment.	
Health Maintenance Organizations (HMOs)	No	Health Maintenance Organizations (HMO) is considered an insurance premium that is not reimbursable under a health FSA.	
Hearing Aids / Batteries / Repairs	Yes	The expense for purchasing and repairing special equipment used in conjunction with the hearing aids for their proper function and the repairing of the hearing aids themselves are eligible under the Flexible Spending Account. This would include items such as batteries, and the items necessary for their maintenance (such as special cleaning supplies if necessary).	
Herbal Supplements	Under Certain Conditions	Such expenses generally won't qualify as they are ordinarily considered as being used to maintain general health. There may be exceptions if a medical practitioner recommends the product to alleviate a specific medical condition. In this situation, a note from the physician is required as to what the specific medical condition is that exists and that this is recommended by that physician as a form of treatment. In this case, these types of products/care would qualify.	Yes
Holistic or Natural Remedies	Under Certain Conditions	Non-traditional healing treatments provided by professionals may be eligible if provided to treat a specific medical condition. The expenses will not qualify if the remedy is a food or substitute for food that a person would normally eat in order to meet nutritional requirements. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a medical condition would be required.	Yes
Home Care	Yes	Home Care is reimbursable if the expense qualifies as nursing services.	
Home Improvements	Under Certain Conditions	Home Improvements to accommodate a disability are reimbursable. If the home improvement increases the value of a person's home, the cost of the increased value minus the original value of the home will be reimbursed. A medical practitioner's note is required, as well as an appraisal for any items that are permanently attached to the home, increasing the value.	
Hospital Services	Yes	Generally the reason for the hospital visit is to obtain medical care, the expenses for inpatient care, as well as lodging and meals, are reimbursable. Other personal comfort items such as television and phone charges are not.	
Hot/Cold Packs and Heating Pads	Yes		
Household Help	No	Not reimbursable even if the doctor recommends such help. The expense must be considered nursing care to be reimbursed.	
Humidifier/Vaporizer	Under Certain Conditions	The cost will qualify as a medical supply if used to treat a specific medical condition. A note from a medical practitioner recommending the item to treat a specific medical condition (i.e. such as a severe allergy) would be required. If the items are permanent fixtures in the home, only the amount spent that is more than the value of the property will qualify. If others benefit from these items, only the prorata amount allocable to the person with the medical condition will qualify.	
Illegal Operations and Treatments	No	Must be legal under federal law in order to be reimbursable under a health FSA	

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Inclinitor	Under Certain Conditions	The Inclinitor must qualify as an item for medical care and only used by the sick person. If the item is detachable from the home, the total amount of the inclinitor may be reimbursable. If the inclinitor is a permanent fixture in the home, only the amount spent that is more than the value of the property will qualify. A medical practitioner's note outlining the specific medical condition is required.	
Incontinence Supplies	Under Certain Conditions	Incontinence Supplies are a potentially qualifying expense if they are used to relieve the effects of a particular disease. For example adult diapers to relieve incontinence may qualify, even though diapers for healthy newborn babies do not. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition would be required.	
Insulin	Yes	Insulin is a prescription drug used to prevent or help alleviate the affects of diabetes.	
Insurance Premiums	No	The amounts that a health FSA participant pays for insurance (the premiums) to cover medical care are not reimbursable under a health FSA. However, the expenses that are not covered under the insurance plan would be reimbursable under the health FSA as long as they are for medical care. Medical care means amounts paid for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body.	
Interest Charges for a Loan for Medical Care	No	Interest payments are not reimbursable under a health FSA as they are not seen as medical care. They are viewed as payments for the loan, not payments for the medical service itself.	
Inversion Table	Under Certain Conditions	The primary purpose must be to treat, diagnose or mitigate a medical condition. Things you do for your general good health are not deductible expenses under the health FSA. Depending on what it is used for, it may or may not be an eligible expense under a health FSA. Paychex would need a note from a medical practitioner outlining the medical condition that exists for this participant and how this will treat the condition.	
Invisaline	Yes	Invisalign is an eligible expense under the FSA plan. The appliance is removed at a faster pace then regular braces. With this in mind, if the charge is similar to that of a retainer, and is just the cost of the appliance, then reimbursement may be made in full. If it includes follow up, it should be broken down similar to orthodontia to ensure reimbursement is not being made in advance or crossing over plan years.	
Laboratory Fees	Yes	Laboratory Fees as part of medical care are eligible (i.e. Laboratory fees to test blood)	
Lactose Intolerance Products	Yes	Over the counter medications that an individual may purchase to alleviate the affects of Lactose Intolerance will qualify. If the item is a food, food must be purchased to treat a specific medical condition and not a substitute or special diet to improve an individuals general health. Depending on the reason, it may be reimbursable to a certain extent. The IRS has commented that only the difference in cost of the specialty food versus the cost of normal food can be reimbursable. A note from a medical practitioner outlining the specific medical condition that exists and how this will treat the condition is required.	Yes
Lamaze Classes	Under Certain Conditions	Expenses for Lamaze/Birthing classes qualify to the extent that instruction relates to the birth and not the child rearing. The fees for the class should be apportioned to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify. The Instructor/Facility that is conducting the classes will need to itemize these expenses out to the best of their ability, so the participant can submit this as substantiation for the claim as to the amount that they are requesting.	
Language Training	Under Certain Conditions	The service must be for the participant, their spouse, or dependent who has dyslexia or other impairment affecting speech. Regular schooling fees are not eligible. A medical practitioner's note is required.	
Laser Eye Surgery/Lasik	Yes	Medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure or function of the body..." The purpose of the surgery must be to correct the function of the eye to improve eye sight.	
Laser Scar Removal	Under Certain Conditions	Generally laser removal of scarring would not be eligible as it would be considered cosmetic in nature. However, if it is necessary as a result of a specific medical condition, it may be considered eligible. Medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure or function of the body..." If as a result of an accident, the individual received cuts or had reconstructive surgery leaving noticeable scars, it is possible that this would be eligible. A doctor's note outlining the specific medical condition resulting in the need for the laser removal procedure would be required.	
Laxatives	Yes		Yes
Lead-based Paint Remover	Yes	The expense of removing lead-based paints from surfaces in the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint would qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition would be required. The surfaces must be in poor repair (peeling or cracking) or be within the child's reach; the cost of repainting the scraped areas does not qualify.	

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Learning Disabilities (help for)	Under Certain Conditions	Instructional fees related to severe learning disabilities would be eligible if prescribed by a physician. Fees must be to a specially trained teacher for a child with <b>severe</b> learning disabilities caused by a mental or physical impairment (such as a nervous system disorder). Amounts paid for general tutoring of a child who had ADHD (even with a doctor's note stating this disability) will not be eligible.	
Legal Fees	Under Certain Conditions	Legal fees paid to procure medical treatment are eligible. Legal fees incident to personal services such as divorce, guardianship, or an individual's estate are not eligible under a health FSA. A medical practitioner's note is required.	
Life Time Advanced Care Payments	No	These services are either monthly or annual amounts paid to a retirement home under an agreement. These are not considered medical care and therefore are not reimbursable.	
Lip Balms	No		
Lodging (not in hospital or medical institution)	Yes	Lodging expenses are reimbursable for the patient if incurred due to the medical care, if the medical care is provided by a licensed hospital, and if there is not a significant element of personal pleasure, recreation or vacation. The maximum amount reimbursable for lodging is \$50 per day per individual. Amounts claimed must correspond with treatment received on the same (or similar) dates.	
Lodging at Hospital or Medical Institution	Yes	As long as the principle reason for the stay is to receive medical care.	
Lodging of a Companion	Yes	The cost of lodging for a spouse or companion will qualify up to \$50 per day if all of the conditions stated in Lodging (not in hospital or medical institution) are met.	
Lodging While Attending a Medical Conference	No	Not considered for medical care.	
Long Term Care Services	Under Certain Conditions	Services must be diagnostic, preventative, or therapeutic. Services must cure, treat, mitigate, or rehabilitate. They must be under a plan of care prescribed by a licensed physician or health care practitioner. A doctor's or medical practitioner's note is required. Long-term care insurance is not eligible. Ongoing custodial care of a dependent, such as those rendered by a nursing home, are not eligible.	
Massage Therapy	Under Certain Conditions	Services must be prescribed by a physician to treat a specific trauma or injury. A medical practitioner's note is required stating how the massage therapy will alleviate the illness or injury and the treatment timeframe is required. If the treatment is for the relief of stress or depression, it is not reimbursable.	
Mastectomy and Related Specialty Bras	Under Certain Conditions	Generally, this is not reimbursable unless a doctor's or medical practitioner's note is received stating that this will help in treating the mental health of the patient. Refer to Reconstructive Surgery Following a Mastectomy for additional information.	
Maternity Clothes	No	Not considered for medical care.	
Mattress (Special) / Mattress Topper (Memory Foam)	Under Certain Conditions	A note from a medical practitioner recommending the item to treat or alleviate a specific medical condition would be required. Only the difference between a normal mattress/mattress topper and special mattress/memory foam topper that is recommended to treat the specific medical condition will be allowable. Paychex would need documentation outlining what this difference would be (a newspaper advertisement).	
Meals at Hospital or Medical Institution	Yes	The meals received while at a hospital or similar institution while receiving inpatient medical treatment is reimbursable.	
Meals not at the Hospital	No	Expenses for meals while traveling to a hospital are not considered for medical care and not reimbursable	
Meals of a Traveling Companion	No	Not even if the person is accompanying a patient for medical reasons.	
Medic Alert Bracelets or Necklaces	Yes	As long as it is prescribed by a physician in connection with treating a medical condition. A medical practitioner's note is required.	
Medical Conference Admissions	Under Certain Conditions	If the majority of time spend at the conference includes attending medical information sessions about a chronic disease you, your spouse, or dependents have been diagnosed with. The transportation to the city and local transportation to the conference can be reimbursed. A doctor's or medical practitioner's note is required.	
Medical Information Plans	Under Certain Conditions	These expenses are paid amounts to a plan to store medical information in a computer data bank that can be retrieved for you or your family member's medical care. Reimbursement is for the storage fee of the current plan year.	
Medical Monitoring and Testing Devices	Yes	Examples include such items as blood pressure monitors, syringes, glucose kits, etc.	
Medical Records Fees	Yes	The fees associated with transferring medical records to a new medical practitioner will qualify under the health FSA.	
Medical Savings Accounts	No		
Medical Services (Services Performed)	Yes	Legal medical services, not cosmetic, that are prescribed by a doctor, physician, surgeon, or medical practitioner are reimbursable	

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Medical Services Fee (Dr Membership Fee)	No	Generally the cost of any membership dues or fees are not eligible as they are not directly related to "medical care" as defined under the FSA. Similar to insurance premiums, these amounts are paid in the event of needing the physician's services. However, the costs for services rendered by the physician are reimbursable. If the individual is paying for this feature, only the cost associated with the actual doctor's visit is reimbursable.	
Medicated Rubs and Muscle Creams	Yes		Yes
Medications Purchased Outside of United States (Prescriptions)	Under Certain Conditions	The expense must be legal in both the country in which the item is purchased, as well as legal in the United States. Regarding prescriptions, importing prescriptions from other countries into the United States generally will violate federal law. However, a drug or medicine may qualify for reimbursement if (1) it is purchased and consumed in the other country and is legal in both that country and the United States, or (2) the FDA announces that it can be legally imported by individuals. Again, the medicines or drugs would qualify if they are primarily for medical care (and not for personal, general health, or cosmetic purposes). Qualified expenses and treatments must be legal in the United States in order to be eligible under the Section 125 plan. In addition, if the services were paid in a foreign currency, documentation showing the current exchange rate at the time the service was incurred would be required. If the documentation is in a language other than English, it must be translated.	
Medicines (OTC)	Yes	Legal non-prescription drugs to treat a medical condition are eligible. The drug must be legal under federal law and generally not for a cosmetic purpose.	Yes
Medicines	Yes	Prescription drugs to treat a medical condition are eligible. The drug must be legal under federal law and generally not for a cosmetic purpose. For prescription medications, the prescription name and Rx number are required on the receipt.	
Microdermabrasion	Under Certain Conditions	In order for an expense to be eligible under a health FSA, the expense must be for medical care. An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." Microdermabrasion is a facial mini-peeling or mini-sanding technique used to remove the top layers of skin using either chemicals or abrasive agents such as diamond dust. Most cosmetic procedures/cosmetic surgery does not qualify for reimbursement under the health FSA when directed at improving the patient's appearance and doesn't meaningfully promote the proper function of the body or prevent or treat an illness or disease. There is an exception for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from an accident or trauma, or disfiguring disease. Documentation from the medical provider would be required stating what the medical condition is that exists that requires such treatment.	
Naturopathic Medicine	Under Certain Conditions	Expenses for professional fees may be eligible for legally performed services or treatments. Expenses such as medications and supplements may be reimbursable if treating a specific medical condition and not for general health. A note from medical practitioner would be required. Special foods recommended for use to improve general health are not eligible.	
Nasal Sprays and Decongestants	Yes		Yes
Norplant Insertions or Removal	Yes	This is a form of birth control	
Nose Strips	Under Certain Conditions	Used to treat sinus problems qualify as being primarily medical care, as would those used to prevent sleep apnea. However, nasal strips used to prevent regular snoring or those used by athletes would not qualify as they would not be considered medical care. Paychex would need a note from the physician as to what the specific medical condition is that exists and that this is recommended by that physician as a form of treatment.	
Nursing Services	Yes	Nursing services such as wages, board in a home or a facility, care for a condition, giving medicine, changing a patient's dressings, bathing or grooming a patient, and the portion of nurses' meals and household upkeep, such as rent and utilities are reimbursable	
Nursing Services for Baby	Under Certain Conditions	Nursing services for a health baby are not reimbursable. A seriously ill child with a note from a medical practitioner stating what the medical condition is that exists and why the nurse is needed for this medical condition would be required. The note must also outline the total duration that the nurse would be expected.	
Nutritional Supplements	Under Certain Conditions	Such expenses generally won't qualify as they are ordinarily considered as being used to maintain general health. There may be exceptions if a medical practitioner recommends the product to alleviate a specific medical condition. In this situation, a note from the physician is required as to what the specific medical condition is that exists and that this is recommended by that physician as a form of treatment. In this case, these types of products/care would qualify.	Yes
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Nutritionist's Professional Services	Under Certain Conditions	Under the FSA, medical care is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." A Disorder or medical condition diagnosed by a medical provider (i.e. Anorexia); if the treatment prescribed by the medical practitioner requires a nutritionist, this would be reimbursable as a form of treatment for a medical condition. Paychex would need documentation from a medical provider outlining what the medical condition is that exists as well as this being the form of treatment needed to ensure that it is not just for an individuals general health.	
Obstetrical Services	Yes	These are medical expenses related to the services of the child birth.	
Occlusal Guards	Yes	Occlusal guards are used to prevent the grinding of teeth.	
Operations	Yes	Operations are reimbursable as long as the operations are legal and not for a cosmetic purpose.	
Organ Donation	Yes	Refer to Transplants	
Organ Transportation	Yes	Refer to Transplants	
Orthodontia	Yes	Orthodontia is an eligible expense under the health FSA. An orthodontic contract is required. The reimbursement payments will be made per the contract (not all at one time). Information required for the contract is the total fee, any initial fee required, monthly amounts, length of treatment, and start date of the service. This is due to Orthodontia being an ongoing service.	
Orthotic Inserts and Shoes	Yes	The cost of specialized orthopedic items will qualify to the extent that they exceed ordinary personal use requirements. For example, the excess cost of specialized orthopedic shoes over the cost of regular shoes qualifies for reimbursement under a health FSA. In the case of an arch support, if the individual has some sort of medical condition that would require this type of expense, it would be eligible. A note from the physician would be required stating the medical condition and that this is recommended as part of the treatment.	
Osteopath	Yes	These include the medical diagnosis and treatment with manipulative procedures with emphasis on disease of the bones.	
Out of Country Services	Under Certain Conditions	In order to be eligible, the service or item must be legal in the United States. Services, items or medications that are not legal in the US cannot be reimbursed under the plan. Also, as with any plan, the service, item or medication has to be eligible and, therefore, must be for the diagnosis, mitigation or treatment of a medical condition. In order to validate the claim, the participant would still need a third party receipt that indicates the date(s) of service, a description of service, the amount and the name of the service provider. They may need to submit a note, etc. along with this documentation if it is not written in English. In addition, they will need to provide something that indicates the exchange rate on the currency as of the date of the service, since they can only be reimbursed in U.S. dollars.	
Over the Counter (OTC) Medicines and Drugs	Yes	Reimbursable for medical care items only to treat an existing medical condition.	Yes
Over the Counter (OTC) Items	Yes	Examples: Bandages, contact lens solutions, etc.	
Ovulation Monitors	Yes		
Oxygen	Yes	Oxygen, including the expense for the oxygen, and the equipment required for breathing problems caused by a medical condition is reimbursable.	
Pain relievers	Yes	Examples include but are not limited to acetaminophen, Ibuprofen, naproxen	Yes
Parking	Under Certain Conditions	See: Travel for person Seeking Medical Treatment	
Patterning Exercises	Yes	Hiring expenses to assist with the exercises for a mentally challenged child or spouse is reimbursable. Exercises that involve coordinated physical manipulation of a child's arms and legs to imitate crawling and other natural movements.	
Petroleum Jelly (Medicated Lubricants)	Yes		Yes
Physical Exams	Yes		
Physical Therapy	Yes	Physical therapy must be used to treat a specific medical condition.	
Pregnancy Tests (OTC)	Yes		
Prenatal Vitamins	Yes	If taken during pregnancy (a medical condition) prenatal vitamins would be considered primarily for medical care. A doctor's note is required.	
Prescription Drug Discount Program	No	This program involves a fee paid to receive a card that entitles an individual to a specific percent discount off all drugs. The fee associated with this program is not eligible, however the cost of drugs purchased under the program is eligible.	
Prescription Drugs	Yes	Prescription drugs are medications only available through a prescription written by a physician that are used to treat a medical condition and not for a cosmetic purpose.	
Prescription Sunglasses	Yes	Amounts can be reimbursed for eyeglasses and lenses that are required for a specific medical condition, but clip-ons and eyeglass warranties are not reimbursable.	

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Private Hospital Rooms	Yes	The reimbursable amount is the cost of the hospital room itself as this would be considered primarily for medical care. Extra services, such as television and telephone are not reimbursable under a health FSA.	
Proactiv Acne System	Under Certain Conditions	Acne is considered a disease; the cost of acne medication qualifies (including over-the-counter (OTC) acne medications). However, the cost of regular skin care (i.e. face creams, lotions) generally would not qualify. The Proactive System packages contains both acne medications as well as facial creams. The cost associated with the acne medication would be eligible, however the cost of the facial creams would not qualify. The service provider should apportion out the acne medication vs. the facial creams in order to be reimbursed properly.	Yes
Prosthesis (Artificial Limbs)	Yes	Medical care "does not include cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease." Prosthesis is considered to be for medical care.	
Psychiatric Care	Yes	Includes the expense for supporting a mentally ill dependent at a special center that provides medical care.	
Psychoanalysis	Yes	Psychoanalysis is reimbursable as long as it is related to a medical condition and not general health (i.e. stress relief). A note from a medical practitioner recommending it to treat a specific medical condition is required. The cost related to training to be a psychoanalyst is not eligible.	
Psychologist	Yes	The expense must be for medical care and not for the general improvement of mental health or relief of stress. A note from a medical practitioner will be required outlining the specific medical condition that exists.	
Radial Keratotomy	Yes	Medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." The purpose of the surgery must be to correct the function of the eye to improve eye sight.	
Radon Abatement	Yes	Medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." According to the EPA, exposure to radon causes lung cancer in both non-smokers and smokers. Therefore, since medical care is defined to include the "prevention of disease", it would be reasonable that radon abatement would be a reimbursable expense under a health FSA.	
Reading Glasses	Yes	Amounts can be reimbursed for eyeglasses and lenses that are required for a specific medical condition, but eyeglass warranties are not reimbursable.	
Recliner Chairs	Under Certain Conditions	To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat or alleviate a specific medical condition would be required. The difference between equipment that is ergonomically designed and that which is considered normal equipment may be reimbursable. Paychex would need documentation outlining what this difference would be (i.e. a newspaper advertisement). Also refer to Ergonomic Chair.	
Reconstructive Surgery Following a Mastectomy	Yes	Will qualify only if the surgery was done following a mastectomy for breast cancer.	
Retin-A	Under Certain Conditions	This may be used for cosmetic purposes or to treat a specific medical condition (i.e. acne). A note from a medical practitioner outlining the specific medical condition that exists and how this will treat the condition is required.	Yes
Rogaine/Propecia	Under Certain Conditions	Usually purchased for a cosmetic purpose. In order to be eligible under the health FSA, it must be for medical care. Medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." A note from a medical practitioner would be required outlining the specific medical condition that exists.	Yes
Safety Glasses	No		
Screening Tests	Yes	An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." Screening is generally done to obtain a medical diagnosis or as a preventive measure and would be considered an eligible expense under the health FSA.	
Seeing-Eye Dog	Yes	Expenses related to the purchase, training, and care of the animal used by a visually impaired person is eligible. A note would be required from a medical practitioner outlining the need for the seeing-eye dog.	
Shipping Costs and Fees	Yes	Reimbursable if necessary to obtain eligible products or services such as mail order prescriptions.	
Sick Child Facilities	Under Certain Conditions	The purpose of the service must be primarily for medical care. A medical practitioner's note would be required outlining the specific medical condition that exists requiring the sick child facility.	
Sleep Aids	Yes	Examples include but are not limited to Somnex, Nytol, and Unison.	Yes
Sleep Deprivation Treatments	Yes	Sleep Deprivation testing and treatments are reimbursable if under the care of a physician. A physicians' note would be required.	

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Smoking Cessation Programs	Yes	Amounts paid for smoking cessation programs would qualify.	
Smoking Cessation Drugs (OTC)	Yes		Yes
Sonogram	Yes	Generally a sonogram is used as a diagnostic test. If test is used for a medical diagnosis it would be eligible for reimbursement.	
Special Education and Schools	Under Certain Conditions	If the payments are made to a special school for a mentally impaired or physically disabled person, they may be reimbursable. The main reason for using the school must be for reviewing the effects of the disability. If the child is only at the school to benefit from the courses and disciplinary methods, the expense is not reimbursable. A medical practitioner's note is required outlining the disability or impairment and that the special education/school is the form of treatment.	
Special Foods	Under Certain Conditions	Food must be purchased to treat a specific medical condition and not a substitute or special diet to improve an individual's general health. Depending on the reason, it may be reimbursable to a certain extent. The IRS has commented that only the difference in cost of the specialty food versus the cost of normal food can be reimbursable. A note from a medical practitioner outlining the specific medical condition that exists and how this will treat the condition is required.	
Speech Therapy	Yes	An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body ..." Generally Speech Therapy would be considered for medical care under the health Flexible Spending Account as long as it is relating to a medical condition. School Fees for regular schooling will not qualify.	
Sperm Storage Fees (Temporary)	Yes	Fees for temporary storage will qualify, but only to the extent necessary for immediate conception. Fees for undefined future conception are not considered to be for medical care, however if used within same plan year, it may be eligible for reimbursement.	
Sterilization	Yes	An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body..." This is a legally performed operation to make a person unable to have children, thus affecting the structure of function of the body. This procedure will be reimbursable.	
Student Health Fee for Services Provided by a College or Similar Institute for General Medical Care	Under Certain Conditions	If the health service fee is paid simply for the cost of belonging to the health system at a college (mandatory or not) and allows them to use their health facilities, such fees would not qualify, however if the expense is for a specific medical service necessary to alleviate a physical or mental defect or illness of the individual, it may qualify. If this is the case, Paychex would need a statement from the medical practitioner stating what the treatment is in relation to and that it is primarily for medical care.	
Sunscreen	Under Certain Conditions	The cost of sunscreen will not qualify if it is used to maintain general health. Sunscreen with a high SPF (i.e., above 30) would qualify if used by a person who has a diagnosed skin condition that is affected by sun exposure.	Yes
Supplies to Treat Medical Conditions	Yes	Items must be purchased specifically to aid in the healing of or treatment of a medical illness and not for personal comfort reasons. Examples include, but are not limited to, bandages, gauze, alcohol swabs, etc.	
Surgery	Yes	Eligible if it is for a medical and not cosmetic purpose.	
Swimming Lessons	Under Certain Conditions	Swimming Lessons are not reimbursable if prescribed to improve general health or personal pleasure. If prescribed to treat a specific medical condition (i.e. rehabilitation after surgery) it may be reimbursable. A note from a medical practitioner recommending the item to treat a specific medical condition would be required.	
Tanning Salons and Equipment	No	Not considered for medical care.	
Taxes on Medical Services and Products	Yes	To the extent that the tax is imposed on a reimbursable medical care product, which includes, local, sales, service, and other taxes.	
Teeth Whitening	Under Certain Conditions	IRS Officials have indicated that if tooth discoloration was caused by a disease, birth defect, or injury, these expenses might be eligible. If tooth whitening is for cosmetic purposes, the expense is not eligible. A note from a medical practitioner outlining the specific medical condition that exists will be required.	
Telephones for Hearing Impaired Persons (TTY)	Yes	The expense of buying and repairing special telephones and equipment for a hearing impaired person may be reimbursable. The reimbursement amount includes the cost of the special equipment or telephone minus the cost of regular use equipment. A note from a medical practitioner outlining the necessity of use would be required.	
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Therapeutic Spa/Hot Tub	Under Certain Conditions	The item must be used specifically for the treatment of a medical condition or disability. Any portion used for pleasure or by other individuals other than the person with the medical condition; that portion of the cost is not eligible. If the item is not a permanent modification to the property, etc., such as a portable unit, the full cost may be eligible. A note from a medical practitioner indicating the medical necessity would be required. In addition, something in writing from the participant that addresses the issues mentioned above would be required.	
Thermometer	Yes	The cost of a thermometer will qualify as reimbursable under a health FSA since this expense is used to diagnose a medical condition to determine if an individual has a fever.	
Toiletries	No	Items used in personal grooming and to maintain general health (examples include but are not limited to deodorant , soap, hairspray, toothpaste).	
Tolls and Parking	Under Certain Conditions	See: Travel for person Seeking Medical Treatment	
Toothpastes	No	Used to maintain general health	
Toothpastes (Prescription)	Under Certain Conditions	The cost of the prescription toothpaste would be reimbursable based on the amount additional that the prescription would cost above and beyond an equivalent sized tube of non-prescription toothpaste. Documentation would be needed showing both the cost of the prescription as well as what the cost of a regular tube would cost (i.e. an advertisement from the newspaper).	
Transplants	Yes	Transplants are reimbursable for surgical, hospital, and laboratory services, including transportation expenses for organ donors.	
Travel for Companion	Under Certain Conditions	Transportation expenses will qualify for a parent who must go with a child who needs medical care; a nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and an individual who travels to visit a mentally ill dependent if such visit is recommended as part of the treatment. A note from the medical practitioner would be required.	
Travel for person Seeking Medical Treatment	Yes	If the expense for transportation is essential to medical care, it would be reimbursable. The expense cannot be for personal pleasure (i.e., vacation). Amounts claimed must correspond with treatment received on the same (or similar) dates. A standard mileage rate of 19 cents per mile for 2011 is allowed for use of a car to obtain medical care. Also, parking fees and tolls may qualify. An itemized bill from the treatment facility is required.	
Tuition Program for Special Needs	Under Certain Conditions	Not reimbursable unless the primary purpose of this program is for a medical treatment including but not limited to reading programs for a person and/or child with dyslexia. A medical practitioner's note is required.	
Tuition, Including Separate Breakdown for Medical	Yes	Medical expenses broken down separately on a bill for a school, private school, college, or tuition are reimbursable if they are for specific medical services. This does not include insurance premiums for general medical care.	
Umbilical Cord Freezing and Storage Fees	Under Certain Conditions	The IRS states that storing blood from the umbilical cord "just in case" it is needed in the future is not a reimbursable medical expense. If the cost of blood storage is because a newborn has a birth defect and the cord will be used within the current plan year, it may be allowed. A medical practitioner's note would be required.	
Vacuum Cleaner (with filter for allergies)	No	Expenses generally will not qualify for reimbursement under a health FSA if the product would generally be owned without allergies. A vacuum cleaner is a specific example of this.	
Varicose Vein Treatments	Under Certain Conditions	The treatment is not reimbursable if it is used to improve a patient's appearance and does not promote the care and treatment of a medical condition. If the procedure improves or promotes the proper function of the body or prevents and treats an illness or disease, it may be reimbursable. A note from a medical practitioner outlining the treatment and medical condition is required.	
Vasectomies	Yes	An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body..." This is a legally performed operation to make a person unable to have children, thus affecting the structure of function of the body. This procedure will be reimbursable.	
Vasectomy Reversal	Yes	An item is medical care if it is "for the diagnosis, cure, mitigation, treatment, or prevention of disease or for the purpose of affecting any structure of function of the body...." This is a legally performed operation to allow an individual to have children, thus it is affecting the structure of function of the body. This procedure will be reimbursable.	
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Veneers/Overlays	No	medical care "does not include cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from, or directly related to a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease." Cosmetic surgery is defined to be any procedure which is directed at improving a patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. Veneers generally will not qualify, as veneers are used primarily for a cosmetic purpose.	
Viagra	Yes	Viagra prescribed by a doctor to treat a medical condition is reimbursable.	
Vision discount Program	No	Reimbursement may be allowed for the expense for actual medical treatment such as medical exams. The fees associated with discount programs are not reimbursable as they are not considered for medical care.	
Vision Therapy	Yes	The cost of the Vision Therapy will qualify for reimbursement under a health FSA if the procedure is done primarily to promote the correct function of the eye. A note from the medical practitioner explaining the treatment would be required to ensure that it is to promote the correct function of the eye.	
Vitamins/Supplements	Under Certain Conditions	Such expenses generally won't qualify as they are ordinarily considered as being used to maintain general health. There may be exceptions if a medical practitioner recommends the product to alleviate a specific medical condition. In this situation, a note from the physician is required as to what the specific medical condition is that exists and that this is recommended by that physician as a form of treatment. In this case, these types of products/care would qualify.	Yes
Walking Cane	Yes	A cane is generally used to assist an individual in walking and would be considered for medical care and eligible for reimbursement.	
Water Softener	Under Certain Conditions	An expenditure that is merely beneficial to general health of an individual is not considered medical care. The water softener must be recommended by a medical practitioner and be deemed medically necessary to treat a specific medical condition. It must be used primarily by the individual that has the medical condition. If others benefit from the water softener, then only the pro-rata amount allocable to the person with the medical condition would qualify. Paychex would need medical certification to show that the water softener is medically necessary for a certain medical condition of the participant, spouse, or dependent.	
Weight Loss Surgery (Gastric Bypass)	Under Certain Conditions	The cost of surgery will qualify if the operation is legal and not considered cosmetic. If the weight loss procedure is recommended by a medical practitioner to treat an existing disease (such as obesity, heart disease, or diabetes) and is not simply to improve general health. Documentation is required from the medical practitioner stating what the condition is that exists and how this will help the condition.	
Weight Loss Program/Prescription Drugs to Induce Weight Loss/Food	Under Certain Conditions	If the weight loss program/procedure is recommended by a medical practitioner to treat an existing disease (such as obesity, heart disease, or diabetes) and is not simply to improve general health. Paychex will need documentation from the medical practitioner stating what the condition is that exists and how this will help the condition. If it meets the above criteria, it will be eligible under the health FSA. The cost of food associated with a weight loss program (such as special pre-packaged meals) would not qualify, since it just meets normal nutritional needs. By "substituting for normal requirements", this means that a person needs to eat in order to sustain life and promote general health. An individual eating special food on account of a weight loss program is just substituting these foods for the normal foods that they eat. Both allow them to receive all of the vitamins and minerals that they require in order to sustain life and promote general health, thus they would not qualify.	
Wheelchairs	Yes	Wheelchairs are reimbursable if needed to relieve a sickness or disability. The reimbursement amount includes the purchase, operation, and maintenance of the wheelchair.	
Wigs	Under Certain Conditions	The definition of "medical care" does not include procedures that are cosmetic unless it is necessary to "ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease". A wig would be eligible if it is prescribed by a physician for the mental health of a patient that has lost his or her hair from a disease or treatment (i.e. Chemotherapy due to cancer or for an individual with Alopecia). A note from a medical practitioner as to the necessity based on the medical condition that exists would be required.	
X-ray Fees	Yes	Diagnostic tests/devices to detect whether or not a person has a disease or dysfunction of any part of the body is considered medical care and reimbursable.	
Yoga Classes	Under Certain Conditions	The cost of a yoga type class just to improve general health does not qualify. However, if the yoga class was recommended by a physician to treat a specific injury or trauma, then it would qualify. To show that the expense is primarily for medical care (i.e. treat the thyroid condition), a note from a medical practitioner recommending it to treat a specific medical condition and how it will be used to treat such a condition is required.	

This expense list was developed based on information from various resources such as the Internal Revenue Service (IRS), Employee Benefits Institute of America (EBIA), and the Employers Council on Flexible Compensation (ECFC). This is intended for informational purposes only and not as a substitute for professional legal advice.