

Non-Reimbursed Medical FSA Expenses *The following list, while not intended to be complete, illustrates medical-related expenses which may be reimbursed under a Flexible Benefits Plan.*

1. Medicine, drugs, birth control pills and vaccines.
2. Medical doctors, dentist (includes x-rays, fillings, crowns, implants, bridges, dentures, periodontal services), orthodontists, eye doctors (includes eye exam, glasses, contact lenses and supplies, corrective surgery, RX sunglasses), chiropractors, osteopaths, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, and psychoanalysts (medical care only).
3. Medical examination, X-ray and laboratory service, insulin treatment (includes test strips, lancets, etc.) and whirlpool baths the doctor prescribed.
4. Nursing help. If you pay someone to do both nursing and housework, you can only be reimbursed for the cost of the nursing help.
5. Hospital care (includes meals and lodging), clinic costs and lab fees.
6. Medical treatment at a center for substance abuse.
7. Medical aids such as hearing aids (and batteries), dentures, eyeglasses, contact lenses, braces, orthopedic shoes, crutches, wheelchairs, oxygen equipment and supplies, blood pressure monitor, glucose monitor.
8. Assistance for disabled persons including special education for the blind, tuition at special school for handicapped, guide dogs (purchase and care).
9. Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim per cent a mile (varies depending on the year). Add parking and tolls to the amount you claim under either method.
10. Over-the-counter medicines and drugs. Must be more than merely beneficial to general health and must not involve unreasonable stockpiling. Must be for (a) diagnosis of disease, (b) the cure, mitigation, treatment or prevention of disease, or (c) for the purpose of affecting any structure or function of the body.

You cannot claim reimbursement for:

1. Insurance premiums.
2. Nursing care for a healthy baby.
3. Illegal operations or drugs, including the purchase of drugs from Canada.
4. Expenses incurred that are generally cosmetic in nature: spider vein treatment, teeth bleaching, chemical peels.
5. Over-the-counter items merely beneficial to general health such as toiletries, toothbrushes and toothpaste, lip balms, suntan lotion, vitamins and dietary supplements, cotton balls and Q-tips.

Expenses under this Plan are treated as being "incurred" when you are provided with the care that gives rise to the expense, not when you are billed, charged, or pay for the medical care.

Qualifying medical expenses include only those expenses incurred by you, your spouse, and/or dependents.

Dependent Day Care FSA Expenses

Eligible expenses must be necessary for you and your spouse (if married) to be gainfully employed, look for work, or attend school.

Eligible expenses include care for a dependent under age 13 and/or care of a dependent physically or mentally incapable of self care. Also eligible is custodial or elder care (dependent must live in your home a minimum of 8 hours per day).

Eligible daycare providers include state licensed daycare centers, friends (must submit social security number or tax identification number), relatives (can not be a dependent you are claiming in the current tax year), au pair services, Montessori Schools, Nanny (FICA and FUTA), after school/before school.

Ineligible expenses include: kindergarten, field trips, registration fees, late payment fees, lunches, supplies, overnight camps, transportation fees, care of a dependent who lives outside the employee's home.

Exclusion from income for payments under a Dependent Day Care Plan in a calendar year are limited to the smallest of the following amounts:

- \$5,000 if the employee is married and filing a joint return or if the employee is a single parent (\$2,500 if the employee is married, but filing separately);
- The employee's earned income; or
- If the employee is married at the end of the taxable year, the spouse's earned income.