<table>
<thead>
<tr>
<th>Eligible Expenses</th>
<th>Quick Reference Guide</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ELIGIBLE EXPENSES</strong></td>
<td><strong>Quick Reference Guide</strong></td>
</tr>
<tr>
<td>Locate expense categories and coverage availability (YES/NO/MAYBE). <strong>Click on</strong> category for link to more detailed guidelines. OTC eligibility information follows in this document.</td>
<td>JUMP TO OTC INFO click here</td>
</tr>
<tr>
<td></td>
<td>AMERICAFLEX</td>
</tr>
</tbody>
</table>

- Acne Medicine/Treatment **YES**
- Acupuncture **YES**
- Air Conditioning, Air Filter, Purifier, Humidifier **MAYBE**
- Alcoholism Treatment **YES**
- Ambulance **YES**
- Anesthesiology **YES**
- Arch Support **MAYBE**
- Artificial Insemination **MAYBE**
- Artificial Limb **YES**
- Artificial Teeth **YES**
- Asthma Equipment **YES**
- Birth Control **YES**
- Birthing Coach **NO**
- Bleaching of the Teeth **MAYBE**
- Blood Donation **YES**
- Braille Books/Magazines **YES**
- Breast Augmentation **NO**
- Breast Implant Removal **MAYBE**
- Breast Pump (Purchase or Rental) **MAYBE**
- Breast Reduction **MAYBE**
- Capital Expenses **MAYBE**
- Car Modifications **MAYBE**
- Childbirth Classes (Lamaze) **MAYBE**
- Chiroprody **YES**
- Chiropodists **YES**
- Christian Science Practitioner **MAYBE**
- Circumcision **YES**
- COBRA Premiums **NO**
- Collagen Injections **MAYBE**
- Contact Lenses, Solutions, and Supplies **YES**
- Copays/Coinsurance **YES**
- Cosmetic Treatment **MAYBE**
- Counseling **MAYBE**
- CPR Classes **NO**
- Dancing Lessons **MAYBE**
- Deductibles **YES**
- Dental Treatment **YES**
- Denturist **YES**
- Dermatology **YES**
- Diabetic Equipment/Supplies **YES**
- Diagnostic Services **YES**
- Diapers/Diaper Service **MAYBE**
- Dietitian **MAYBE**
- DNA Testing **NO**

- Domestic Partners **MAYBE**
- Drug Addiction (see Alcoholism)
- Durable Medical Equipment (DME) **YES**
- Ear Piercing **NO**
- Educational Classes **NO**
- Electrolysis **NO**
- Eyeglasses/Supplies (e.g., storage case, replacement cost), Warranties **YES**
- Exercise Equipment **MAYBE**
- Experimental Drugs **YES**
- Fertility **YES**
- Flu Shot **YES**
- Funeral Expenses **NO**
- Guide Dog or Animal **YES**
- Gynecologists **YES**
- Handicapped Persons (see Schools)
- Health Club **MAYBE**
- Health Screenings **YES**
- Hearing Aids **YES**
- Holistic/Homeopathy Practitioner **MAYBE**
- Hospital Services **YES**
- Human Guide **YES**
- Hypnosis **MAYBE**
- Insurance Premiums **NO**
- Laboratory Fees **YES**
- LASIK Eye Surgery **YES**
- Late Fees Payments **NO**
- Learning Disability (see Schools)
- Legal Fees **MAYBE**
- Lifetime Disability Advance Payments **NO**
- Lodging/Trips **MAYBE**
- Marijuana **NO**
- Massage Therapy **MAYBE**
- Maternity Charges **YES**
- Maternity Clothes **NO**
- Mattresses **MAYBE**
- Meals **MAYBE**
- Medical Plan Information **YES**
- Medical Services **YES**
- Medicines **YES**
- Mentally Retarded (Special Home for) **MAYBE**
- Mouth Guards **YES**
- Neurologist Fees **YES**
- Nursing Home **MAYBE**
- Nursing Services **YES**
- Nutritional Supplements **MAYBE**

- Optometrist **YES**
- Organ Donor **YES**
- Orthodontia **YES**
- Orthopedic Shoes **YES**
- Over-the-Counter Medications **YES**
- Oxygen **YES**
- Parking (see Transportation)
- Personal Trainers **MAYBE**
- Personal Use Items **MAYBE**
- Physical Exam for Caregiver **NO**
- Physical Therapy **YES**
- Prescription Drugs **YES**
- Prosthesis **YES**
- Psychiatric **YES**
- Psychoanalysis **YES**
- Psychologist **YES**
- Schools, Special **MAYBE**
- Smoking Cessation Program **YES**
- Speech Therapy **YES**
- Sperm Storage **MAYBE**
- Stem Cell Storage **MAYBE**
- Sterilization **YES**
- Substance Abuse (see Alcoholism)
- Sunglasses **MAYBE**
- Swim Therapy **MAYBE**
- Taxes **YES**
- Telephone **MAYBE**
- Telephone Consultation (Physicians’ Fees) **YES**
- Television **MAYBE**
- Transplants **YES**
- Transportation **MAYBE**
- Tuition **MAYBE**
- Tutoring **MAYBE**
- Umbilical Cord Blood **MAYBE**
- UVR Treatments **YES**
- Vaccinations **YES**
- Vasectomy **YES**
- Varicose Vein Surgery **MAYBE**
- Weight Loss Drugs **MAYBE**
- Weight Loss Programs **MAYBE**
- X-ray Fees **YES**
Acne Medicine/Treatments/Yes: Acne medicines and treatments are eligible expenses.

Acupuncture/Yes: Fees paid for acupuncture are eligible medical expenses.

Air Conditioning, Air Filter, Purifier, Humidifier/Maybe: The cost of these items, if recommended by a physician as treatment for a specific medical condition, is an eligible expense. If the value of the home increases then these amounts are not reimbursable.

Alcoholism Treatment/Yes: Payments to a treatment center for alcohol or drug addiction are eligible medical expenses. This includes meals and lodging provided by the center during medical treatment. You may include transportation costs incurred to attend Alcoholics Anonymous (AA) meetings recommended by the attending physician, when submitted with supporting documentation.

Ambulance/Yes: Fees for ambulance service are covered.

Anesthesiology/Yes: Fees for anesthesiology are covered.

Arch Support/Maybe: Qualifies as a medical expense only if prescribed by a physician as treatment and when submitted with documentation supporting a specific medical condition.

Artificial Insemination/Maybe: See Fertility

Artificial Limb/Yes: Expenses for the purchase of an artificial limb qualify as medical expenses.

Artificial Teeth/Yes: You can include in medical expenses the amount you pay for artificial teeth.

Asthma Equipment/Yes: Nebulizers or peak flow meters prescribed for treatment of asthma are eligible expenses.

Birth Control/Yes: Expenses associated with the purchase of birth control purchased over the counter or prescribed by a doctor are eligible expenses (e.g., IUD, diaphragm, Norplant, condoms).

Birthing Coach/No: Expenses associated with a birthing assistant/coach for women in labor are not considered eligible medical expenses.

Bleaching of the Teeth/Maybe: See Cosmetic Treatment

Braille Books/Magazines/Yes: The cost of braille books and magazines for use by visually impaired persons qualifies as a medical expense. Eligible expenses include only the amounts over the cost of the product in its standard form.

Breast Augmentation/No: Expenses related to breast augmentation (such as implants or injections) are not reimbursable because the procedure is considered cosmetic in nature.

Breast Implant Removal/Maybe: The removal of breast implants that are defective or are causing a medical problem are reimbursable.

Breast Pump (Purchase or Rental)/Maybe: The cost of a breast pump is considered a medical expense if the pump needs to be used to treat a medical condition.

Breast Reduction/Maybe: Medical expenses related to breast reduction surgery are reimbursable only if the physician substantiates that the procedure is medically necessary, i.e., to prevent or treat an illness or disease.

Capital Expenses/Maybe: Amounts paid for special equipment installed in your home for improvement qualify as medical expenses if there is documentation from a physician that the equipment is mainly needed for or as a result of a specific medical condition. If the capital expenditure increases the value of the property, the excess value is not reimbursable. Improvements made to accommodate a residence for a person’s disability do not usually increase the value of the residence, and the full cost is usually reimbursable. Only reasonable costs to accommodate a personal residence for a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.

Car Modifications/Maybe: Special hand controls and other special equipment installed in a car for use by a disabled person qualify as medical expenses.

Childbirth Classes (Lamaze)/Maybe: Some of the expenses may qualify. Expenses for instructions relating to the birth of the child are eligible for the mother to be. Fees for instruction in topics such as newborn care are not eligible. Expenses for the coach or significant other do not qualify.

Chiroprapy/Yes: Fees paid to a chiroprapist (chiropractic foot doctor) for medical care are eligible expenses.

Chiropractors/Yes: Fees paid to a chiropractor are eligible.

Christian Science Practitioner/Maybe: Fees paid to a Christian Science practitioner are eligible expenses when treatment is rendered for a specific medical condition.

Circumcision/Yes: Circumcision is a covered medical expense. This procedure is also covered if performed in the member’s home by a rabbi.

COBRA Premiums/No: Premiums paid for COBRA benefits are not a covered expense.

Collagen Injections/Maybe: Collagen injections are considered to be cosmetic, however, may be covered if medically necessary (e.g., for treatment of severe acne).

Contact Lenses, Solutions and Supplies/Yes: Expenses, including shipping and handling incurred for the purchase of contact lenses, qualify if the contact lenses are needed for medical reasons. Amounts paid for contact lens solutions and supplies qualify as medical expenses. Fees paid for eye exams are also eligible.

Copays/Coinsurance/Yes: A copay or coinsurance fee qualifies as a medical expense.

Cosmetic Treatment/Maybe: Generally, medical expenses paid for unnecessary, i.e., elective, cosmetic treatment are not covered. (This applies to any procedure that is directed at improving the patient’s appearance and that does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease.) Examples of non-covered cosmetic surgery procedures include breast augmentation, chemical electrolysis, face lift, hair transplant, liposuction, and tattoo removal. Expenses incurred for cosmetic surgery necessary to improve a deformity arising from or directly related to a congenital abnormality, a personal injury or a disfiguring disease qualifies as eligible medical expenses.

Counseling/Maybe: Amounts paid for counseling which is medically necessary to treat a specific medical or mental illness is covered. Marriage counseling and Family counseling are not covered expenses.
CPR Classes/No: CPR classes are not considered "medically necessary"; therefore, the expense is not reimbursable under FSA.

Dancing Lessons/Maybe: Amounts paid for dancing lessons do not normally qualify as medical expenses. But the expense may qualify if recommended to treat a specific medical condition (such as part of a rehabilitation program after surgery).

Deductibles/Yes: Deductibles qualify as medical expenses.

Dental Treatment/Yes: Amounts paid for dental treatments qualify as medical expenses. This includes fees paid to dentists for X-rays, fillings, braces, extractions, dentures, caps, crowns, fluoride treatment, implants, etc. In addition, the installation and monthly rental charges for fluoride treatments to home water qualify as medical expenses when prescribed by a physician or dentist. However, the amount should be limited to the cost allocable to the current plan year.

Denturist/Yes: Fees paid to a denturist qualify as health care expenses when services are for the treatment of a specific medical condition.

Dermatology/Yes: Fees paid to a dermatologist for medical care qualify as medical expenses.

Diabetic Equipment and Supplies/Yes: Medical expenses may include amounts paid for the following equipment and supplies for treatment of diabetes; glucose monitor, urine/blood test strips, insulin and syringes and alcohol swabs.

Diagnostic Services/Yes: Fees paid for diagnostic services, as prescribed by a physician, are eligible medical expenses.

Diapers—Diaper Service/Maybe: Amounts paid for adult diapers or a diaper service, qualify as a medical expense if prescribed by a physician to relieve the effects of a specific medical condition. Diaper expenses for handicapped individuals beyond infancy are also covered.

Dietitian/Maybe: Fees paid to a dietitian are eligible when referred by a physician for treatment of a specific medical condition.

DNA Testing/No: DNA testing for paternal responsibility is not considered an eligible expense.

Domestic Partners/Maybe: Medical expenses incurred by domestic partners are usually not eligible for reimbursement from an FSA. Members should consult with their plan sponsors on domestic partner coverage.

Drug Addiction—See Alcoholism

Durable Medical Equipment (DME)/Yes: The cost associated with the purchase or rental of durable medical equipment that is prescribed by a medical practitioner to alleviate or treat a specific medical condition qualifies as an eligible expense. Costs can include: bed wetting alarm, blood pressure kit, chair*, crutches, hearing aids, medical alert equipment, and oral hygiene equipment.*Reimbursement is only for the amount that exceeds the cost of a similar or regular product. Letter of medical necessity only needed for items that have a dual purpose (e.g. chair, sheets, oral hygiene equipment).

Ear Piercing/No: Expenses associated with ear or body piercing is not eligible medical expenses.

Educational Classes/No: Educational classes are not eligible medical expenses (care for a newborn, breast feed, cope with diabetes, etc.).

Electrolysis/No: See Cosmetic Treatment

Eyeglasses/Supplies (e.g., storage case, replacement cost)/Yes: Amounts paid for prescription vision/sports eyewear, supplies (i.e., eyeglasses, goggles, sunglasses) for a medical condition qualify as a medical expense. Fees paid for eye exams are also eligible. Tinting of prescription eyewear qualifies as an eligible medical expense.

Exercise Equipment/Maybe: Exercise equipment may be covered when prescribed by a physician as treatment for a specific medical condition. Exercise equipment used for improvement of general health is not covered.

Experimental Drugs/Yes: Legal experimental treatments and procedures are eligible.

Fertility/Yes: Medical expenses associated with the treatment of infertility, including shots, in vitro fertilization and artificial insemination incurred by the member, are reimbursable. Semen and embryo storage associated with an active attempt to conceive are also eligible for reimbursement. Note: donor expenses incurred by the member (egg donation, sperm donation) are eligible during active treatment only, if expenses are not covered by a medical plan. The cost of an ovulation kit qualifies as an eligible medical expense.

Flu Shot/Yes: Flu shots are eligible medical expenses.

Guide Dog or Animal/Yes: The cost of a guide dog or other animal to be used by the visually impaired or hearing impaired qualifies as a medical expense. The cost of a dog or other animal trained to assist persons with other physical disabilities can also be covered. Amounts paid for the care of these specially trained animals are also eligible medical expenses.

Gynecologists/Yes: Fees paid to a gynecologist for medical care are eligible medical expenses.

Health Club/Maybe: Dues paid to a health club, YMCA, YWCA or spas are allowable with documentation from the attending physician stating that the membership expenses are for treatment of a specific medical condition. Reimbursement is only eligible for the individual membership and for the component that is related to a single year. Any dues that carry over to a subsequent year would violate the IRS rule of constructive receipt. Dues paid for steam baths for your general health or to relieve physical or mental discomfort not related to a particular medical condition are not eligible. Dues must be for a new membership, if the participant was already a member before the physicians prescription, it is ineligible.

Health Screenings/Yes: See Diagnostic Services

Hearing Aids/Yes: The costs of hearing aids and batteries qualify.

Holistic—Homeopathy Practitioner/Maybe: Fees paid to a holistic or homeopathy doctor are eligible when treatment is provided for a specific medical condition.

Hospital Services/Yes: Amounts paid for hospital services that are not covered under a medical plan qualify as medical expenses (e.g., upgrade from semi-private to private room, fees charged for parents to stay with a child, etc.). (Also see Lodging/Trips)

Human Guide/Yes: Expenses for a human guide - to take a blind child to school for example – are reimbursable.

Hypnosis/Maybe: Hypnosis is considered a medical expense when it is prescribed by a physician as treatment for a specific medical or mental condition.
Eligible Expenses

Insurance Premiums/No: Amounts paid as premiums to purchase health care coverage are not eligible medical expenses. This also includes COBRA, Medicare A&B premiums.

Laboratory Fees/Yes: Amounts paid for laboratory fees that are part of your medical care are eligible medical expenses.

LASIK Eye Surgery/Yes: Expenses associated with LASIK/PRK or radial keratotomy surgery to correct impaired vision are eligible.

Late Fees Payments/No: Late fees associated with payment of medical expenses are not eligible.

Learning Disability—See Schools, Special

Legal Fees/Maybe: Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care to you, your spouse or your dependent.

Lifetime Care Advance Payments/No: Prepayments of life care fees or founders fees paid monthly or as a lump sum under an agreement with a retirement home are not eligible expenses.

Lodging—Trips/Maybe: The cost of meals and lodging at a hospital or similar institution qualify as medical expenses if the main reason for being there is to receive medical care. Expenses incurred for transportation to another city are eligible health care expenses if the trip is primarily for and essential to receiving medical services. You may also be able to include up to $50 (refer to IRS Publication 502) per person, per night for lodging. You cannot include in medical expenses amounts you pay for a trip or vacation taken for a change in environment, improvement of morale or general improvement of health, even if a doctor recommends the trip.

Marijuana/No: Expenses associated with marijuana when purchased or used under state laws for treatment of a medical condition are not eligible for reimbursement. This drug remains illegal under federal law and does not qualify as a Sec. 213 medical expense.

Massage Therapy/Maybe: Massage therapy is covered if the member submits documentation from a physician confirming that massage therapy is prescribed as treatment of a specific medical condition. The physician should also include the frequency and duration of the therapy. Massage therapy for general health does not qualify as a medical expense.

Maternity Charges/Yes: Amounts paid to physicians for delivery charges qualify as eligible expenses.

Maternity Clothes/No: The cost of maternity clothing is not an eligible expense.

Mattresses/Maybe: Amounts paid for a mattress or special bedding for a person with documentation supporting a medical condition is a medical expense, but only for the amount that exceeds the cost of similar regular bedding. Proof of the cost of regular bedding is necessary to pay the expense.

Meals/Maybe: Meals associated with inpatient medical care are eligible expenses.

Medical Plan Information/Yes: Payments for services to keep your medical information so that it can be retrieved from a computer data bank are an eligible medical expense. Fees associated with copying medical records are also eligible.

Medical Services/Yes: Eligible medical expenses for treatment of specific medical conditions include fees paid to Doctors, Surgeons, Specialists, or other medical practitioners.

Medicines/Yes: Eligible medical expenses include amounts paid for prescribed medicines and drugs. A prescribed drug is one that requires a written order by a medical practitioner and is dispensed through a pharmacy for its use by an individual. You may include expenses you pay for delivery charges, postage and handling of mail-order prescribed drugs. Also see the Over-the-Counter Drugs section.

Mentally Retarded (Special Home for)/Maybe: Expenses associated with keeping a mentally retarded person in a special home (not the home of a relative) on the recommendation of a psychiatrist to help the person adjust from life in a mental hospital to community living is an eligible expense.

Mouth Guards/Yes: Occlusal guards prescribed by a dentist to prevent a person from grinding his/her teeth at night are eligible expenses.

Neurologist Fees/Yes: Fees paid to a neurologist for treatment of a specific condition qualify as medical care and are eligible for reimbursement.

Nursing Home/Maybe: Medical expenses associated with the cost of medical care provided in a nursing home or home for the aged for an employee, spouse or dependent are eligible for reimbursement (i.e., with a bill from a provider or facility for medical services). This includes the cost of meals and lodging in the home if the main reason for being there is to receive medical care. Non-medical expenses are not eligible.

Nursing Services/Yes: Wages and other amounts paid for nursing services are eligible medical expenses. This includes services connected with caring for the patient’s condition, such as dispensing medications changing dressings, bathing and grooming the patient. Only the amount spent for nursing services is a medical expense. If the attendant also provides personal and household services, these amounts must be divided between the times spent performing household and personal services and the time spent for nursing services. However, certain expenses for household services or for the care of a qualifying individual incurred to allow an employee to work may qualify for the child and dependent care credit. See Publication 503, Child and Dependent Care Expenses.

Nutritional Supplements/Maybe: Special foods or nutritional supplements are only covered if there is supporting documentation from a physician that they were prescribed as treatment for a specific medical condition.

Optometrist/Yes: See Contact Lenses & Eye Glasses

Organ Donor/Yes: Donor’s expenses that are paid by the FSA enrollee are eligible for reimbursement.

Orthodontia/Yes: Out-of-pocket Orthodontia expenses are eligible. However, depending on how your FSA is designed, your plan may reimburse advanced or “up-front” expenses for orthodontia made through a payment plan or it may reimburse only after the expense has been incurred and services rendered. Please contact your Employer to see how your plan reimburses for orthodontic care. Prepaid expenses are subject to proof of payment, (i.e., cancelled check, bill from provider indicating payments or credit card receipt) and require that a copy of the orthodontia treatment contract be submitted with the initial claim.

Orthopedic Shoes/Yes: Amounts paid for special shoes are eligible medical expenses, but for the amount that exceeds the cost of regular footwear.

Over-the-Counter Medications/Yes: See Over-the-Counter Section

Oxygen/Yes: Amounts paid for oxygen or oxygen equipment to relieve breathing problems caused by a medical condition is eligible.

Parking—See Transportation
ELIGIBLE EXPENSES

Personal Trainers/Maybe: Fees paid to personal trainers are eligible for reimbursement if recommended by a medical practitioner to treat a specific medical condition. The use of personal trainers for improvement of general health is not covered.

Personal Use Items/Maybe: Personal use items used primarily to prevent or alleviate a physical or mental defect or illness are eligible medical expenses when accompanied with documentation supporting a specific medical condition. For example, the full cost of a wig purchased upon the advice of a physician for the mental health of a patient who has lost all of his/her hair from disease, can be included as medical expenses.

Physical Exam for Caregiver/No: Expenses for a physical exam for a potential caregiver are not expenses for the care of a qualifying individual, nor do they fit into the definition of a household expense.

Physical Therapy/Yes: Physical therapy is covered only if the member submits documentation from a physician confirming that physical therapy is prescribed as treatment for a specific medical condition. The physician should also include the frequency and duration of the therapy.

Prescription Drugs/Yes: See Medicines

Prosthesis/Yes: See Artificial Limb

Psychiatric/Yes: Amounts paid for psychiatric care are eligible for reimbursement. This includes fees associated with the care of a qualifying individual in a specially equipped medical center where the dependent receives medical care when prescribed by a physician.

Psychoanalysis/Yes: Amounts paid for psychoanalysis qualify as medical expenses.

Schools, Special/Maybe: Payments to a special school for a mentally impaired or physically disabled person qualify as eligible health care expenses if the main reason for using the school is its resources for relieving the disability. Costs can include: teaching Braille to a visually impaired child, teaching lip reading to a hearing impaired child, giving remedial language training to correct a condition caused by a birth defect. The cost of meals, lodging and ordinary education supplied by a special school can be covered medical expenses only if the main reason for the child being there is the resources the school has for relieving the mental or physical disability.

Smoking Cessation Program/Yes: Expenses associated with the cost of a stop-smoking program are eligible health care expenses and do not require letter of medical necessity.

Speech Therapy/Yes: Expenses associated with speech therapy are eligible when prescribed as treatment for a medical condition (e.g., autism or dyslexia).

Sperm Storage/Maybe: Fees paid for storage of sperm for treatment of infertility are eligible health care expenses. Storage fees paid for non-medical reasons are ineligible.

Stem Cell Storage/Maybe: This expense is reimbursable if used in treatment of a specific medical condition. The cost to collect, freeze and store stem cell would also be eligible as long as a specific medical condition is present. The amount that is not covered under regular medical coverage would be a reimbursable expense.

Sterilization/Yes: The cost of obtaining a legal sterilization or to reverse sterilization is an eligible health care expense.

Substance Abuse—See Alcoholism

Sunglasses/Maybe: The cost of prescription sunglasses are allowable.

Swim Therapy/Maybe: Expenses associated with swim therapy or a swim club membership when prescribed by a medical practitioner as treatment for a specified medical condition (e.g., rheumatoid arthritis) are eligible health care expenses. Swim lessons to learn the fundamentals of swimming are not eligible health care expenses.

Taxes/Yes: Taxes incurred for medical services or products qualify as eligible health care expenses (e.g., sales tax and state hospital bill surcharges).

Telephone/Maybe: Expenses associated with enhancing a telephone to accommodate a deaf person or persons with disabilities are eligible health care expenses.

Telephone Consultation (Physicians’ Fees)/Yes: Fees charged by physicians for telephone consultations are eligible health care expenses. The phone charge is also an eligible expense.

Television/Maybe: Expenses associated with the cost of modifying a television to assist a handicapped person are eligible health care expenses. Cost may include an adapter that attaches to a regular television. It may also include the cost of a specially equipped television. Eligible reimbursement is the cost associated with the specialization over the cost of a similar standard model.

Transplants/Yes: See Organ Donor

Transportation/Maybe: Amounts paid for transportation primarily for, and essential to, medical care qualifies as medical expenses when submitted with documentation supporting a specific medical condition. Included are: ambulance services, buses, car rentals, parking fees, plane fare, taxis, tolls, and personal car—(16.5 cents a mile) effective calendar year 1/1/10. Transportation expenses can be covered for a nurse who provides medical services to the patient who is traveling to get medical care and is unable to travel alone. Transportation expenses to see a mentally ill dependent are covered, if the visits are recommended as a part of the treatment. Commuting expenses for a physically disabled person are not covered. IRS Publication 502 indicates that transportation expenses to travel to another city will not qualify as an eligible expense when a member elects the destination.

Tuition/Maybe: Expenses charged for medical care included in the tuition of a college or private school are eligible health care expenses if the charges are separately stated in the bill provided by the school. Medical coverage premiums attached to a college tuition or private school bill do not qualify as an eligible expense.

Tutoring/Maybe: Tutoring fees paid on a doctor’s recommendation for a child’s tutoring by a specialized teacher qualify as medical expenses with documentation supporting a specific medical condition.

Umbilical Cord Blood/Maybe: Expense is reimbursable if used in treatment of a medical condition. The amount not covered under regular medical coverage would be a reimbursable expense. The cost to collect, freeze and store umbilical cord blood would be eligible as long as a medical condition is present.
UVR Treatments/Yes: UVR treatments are eligible expenses when recommended by a physician for a medical condition (e.g., chronic psoriasis).

Vaccinations/Yes: Amounts paid for vaccinations or immunizations against disease are eligible health care expenses.

Vasectomy/Yes: Medical expenses paid for a legal vasectomy are covered.

Varicose Vein Surgery/Maybe: Expenses associated with the removal of varicose veins prescribed by a doctor for treatment of a specific medical condition are eligible health care expenses. Removal for cosmetic purposes is not an eligible expense.

Weight Loss Drugs/Maybe: Weight loss drugs prescribed by a physician to treat a medical condition (e.g., morbid obesity, hypertension) are eligible for reimbursement. Weight loss drugs associated with general weight loss are not eligible for reimbursement.

Weight Loss Programs/Maybe: Medical expenses paid for a weight loss program prescribed by a doctor for treatment of a specific medical condition (e.g., high blood pressure, heart disease) are covered. Reimbursement should be only for the component that is related to a single calendar year. The member should submit documentation from the attending physician prescribing the weight loss program confirming that it was medically necessary for a specific medical condition and not for general health enhancement.

X-ray Fees/Yes: X-ray fees associated with medical care qualify as eligible health care expenses.

This document is provided for informational purposes only and is not intended as legal advice nor does it reflect specific limitations on eligible expenses under a particular employer-sponsored plan. No liability, expressed or implied, is assumed by AmeriFlex for reliance upon this eligibility list for tax-exempt determination of specific expenses nor shall this document operate as a promise of reimbursement or remuneration of any kind. If you are unsure about the eligibility of an expense, please don’t hesitate to contact AmeriFlex or consult your own tax professional.
# Eligible Over-the-Counter Medications

This list is not an exhaustive list and is only intended to provide examples of some of the most common brand names of OTC medications.

<table>
<thead>
<tr>
<th>Type of Medication</th>
<th>Common Brand Names</th>
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<tbody>
<tr>
<td>Allergy Prevention &amp; Treatment</td>
<td>Benadryl, Sudafed, Actifed, Claritin, ChlorTrimaton &amp; Nasalcrom</td>
</tr>
<tr>
<td>Anesthetics</td>
<td>Sucrets, Halls and other throat lozenges; Bactine and its equivalents; Aspercreme and other topical anesthetics.</td>
</tr>
<tr>
<td>Antacids and Acid Reducers</td>
<td>Gas-X, Maalox, Mylanta, Tums, AXID AR, Pepcid AC, Pepto Bismol, Prilosec OTC, Tagamet HB, &amp; Zantac 75AXID AR, Prilosec OTC, Tagamet HB &amp; Zantac 75</td>
</tr>
<tr>
<td>Antidiarrheal and Laxatives</td>
<td>Femstat 3, Gyne-Lotrimin, Mycelx-7, Monistat 3, 7, &amp; Vagistat-1</td>
</tr>
<tr>
<td>Anti-fungal</td>
<td>Femstat, Gyne-Lotrimin, Lotrimin, Lamisil AT, Lotramin AF, Monistat &amp; MicatinActidil Syrup &amp; Capsules,</td>
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<tr>
<td>Antihistamines</td>
<td>Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Contac, Dimetane, Drixoral, Nyquil, Sudafed, Tavist-1 &amp; Triaminic</td>
</tr>
<tr>
<td>Anti-itch Lotions and Creams (e.g., for athletes foot, jock itch, bug bites, poison ivy)</td>
<td>Bactine, Caldecor, Cortaid, Hydrocortisone, &amp; Lanacort, Calamine Lotion, Benadryl Cream, Caladryl, Cortaid, Hydrocortisone, Lamisil AT, Lotramin AF &amp; Micatin</td>
</tr>
<tr>
<td>Asthma</td>
<td>Primatene, Bronkaid</td>
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<tr>
<td>Cold Sore/Fever Blister</td>
<td>Abreva, Carmex</td>
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<tr>
<td>Condoms and Other Contraceptive Devices</td>
<td>Trojans, Magnum, VGF Filmn&amp;Delfen Contraceptive Foam</td>
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<tr>
<td>Contact Lenses Solutions &amp; Eyecare</td>
<td>Aosept, Allergan, Bausch &amp; Lomb, Boston, Renu, Occulair, Opti-Free, Visine</td>
</tr>
<tr>
<td>Cough Suppressants</td>
<td>Robitussin, Vicks 44, Chloraseptic</td>
</tr>
<tr>
<td>Decongestant/ Nasal Decongestant and Cold Remedies</td>
<td>Actifed Syrup &amp; Capsules, Actifed, Allerest, Advil Cold and Sinus, Afrin, Afrinol, Aleve Cold &amp; Sinus, Alka Seltzer Cold &amp; Flu, Benadryl, Children’s Advil Cold, Claritin, Chlor-Trimeton, Contac, Dimetane, Drixoral, Duration, Dristan Long Lasting, Neo-Synephrine-12 Hour, nyquil, Orinvin, Sudafed, Tavist-D, TylenoCold &amp; Flu, Thera-flu, Sudafed, Tavist-1 &amp; Triaminic</td>
</tr>
<tr>
<td>Diaper Rash Ointments</td>
<td>Balmex and Desitin</td>
</tr>
<tr>
<td>Diagnostic Tests</td>
<td>Home-based kits for pregnancy, blood glucose for diabetics and similar test kits</td>
</tr>
<tr>
<td>Eye Drops for Allergy/Cold Relief</td>
<td>Ocu Hist</td>
</tr>
<tr>
<td>First Aid Supplies</td>
<td>Ace Bandages, Band-Aids, Bandage Tape, thermometers, Medical Gloves, Gauze, Neosporin, Rubbing Alcohol &amp; Visine</td>
</tr>
<tr>
<td>Head Lice Treatment</td>
<td>Rid, Nix</td>
</tr>
<tr>
<td>Hemorrhoid Treatments</td>
<td>Preparation H, Hemorid &amp; Tronolane</td>
</tr>
<tr>
<td>Internal Analgesic/Antipyretic</td>
<td>Advil, Aleve, Children’s Motrin, Nuprin, Excedrin, Tylenol &amp; Bayer</td>
</tr>
<tr>
<td>Incontinence Supplies</td>
<td>Depends</td>
</tr>
<tr>
<td>Liniments</td>
<td>BenGay, Tiger Balm and Flexall</td>
</tr>
<tr>
<td>Medical Monitoring</td>
<td>Services &amp; Bracelets specifically for medical information</td>
</tr>
<tr>
<td>Medical Products &amp; Devices</td>
<td>Blood Pressure Monitor, Glucose Tester, HIV Test, Cholesterol Test, Diabetic Supplies, Crutches, Ovulation Monitor &amp; Pregnancy Testing Kits</td>
</tr>
<tr>
<td>Menstrual Cycle Medications</td>
<td>Midol, Pamprin &amp; Premysyn PMS</td>
</tr>
<tr>
<td>Migraine</td>
<td>Advil Migraine Liqui-gels, Excedrin Migraine, Motrin Migraine Pain</td>
</tr>
<tr>
<td>Motion Sickness Medication</td>
<td>Dramamine &amp; Marizine</td>
</tr>
<tr>
<td>Nicotine Gum or Patches &amp; Smoking Cessation Aids</td>
<td>Nicorette, Nicotrol &amp; Nicodin</td>
</tr>
<tr>
<td>Pain Relief</td>
<td>Actron, Advil, Aleve, Aspirin, BC Powder, Motrin, Nuprin, Orudis, Solarcaine, Tylenol</td>
</tr>
<tr>
<td>Parasite Treatment</td>
<td>Pin-X, EZScrub and other similar items for intestinal worms, ringworm, etc</td>
</tr>
<tr>
<td>Poison Ivy Protection</td>
<td>Ivy Block</td>
</tr>
<tr>
<td>Sleep Aids</td>
<td>Unisom, Sominex, Excedrin PM, and Nyquil</td>
</tr>
<tr>
<td>Smoking Cessation</td>
<td>Commit, Nicoderm CO, Nicorette, Nicotrol</td>
</tr>
<tr>
<td>Toothache &amp; Teething Pain Relievers</td>
<td>Orajel</td>
</tr>
<tr>
<td>Wart Removal Medications</td>
<td>Compound W, Tinamed</td>
</tr>
</tbody>
</table>