

Eligible Expenses

Medical/Prescriptions

- Acupuncture
 - if to treat a medical condition
- Ambulance Expenses
- Artificial Limbs/Prosthetics
- Breast Reconstruction Surgery
 - following a mastectomy to ameliorate a deformity related to a disease
- Chiropractors
- Copays, Coinsurance & Deductibles
 - expenses in excess of an insurance plan's usual, customary and reasonable charges
- Cosmetic Implants
 - eligible if primary purpose is to treat or correct an existing condition that meaningfully promotes the proper function of the body and/or is not solely for cosmetic reasons
- Cosmetic Surgery
 - if medically necessary to correct a congenital abnormality, disfiguring disease or corrective surgery resulting from personal injury from an accident or trauma
- Diagnostic Services
 - for medical purposes
- Hospital Services
 - inpatient care including amounts paid for lodging and meals
- Laboratory Fees
- Medical Services
 - must be legal and prescribed by a physician
- Norplant Insertion or Removal
- Obstetrical/Gynecological Expenses
- Operations/Surgery
- Physical Exams
- Physical Therapy
- Prescription Drugs
 - as prescribed by a physician
- Vaccines
- Vasectomy/Sterilization/Vasectomy Reversal
- Viagra
- X-Ray Fees

Dental

- Artificial Teeth
- Copays, Coinsurance & Deductibles
 - expenses in excess of an insurance plan's usual, customary reasonable charges
- Dental Implants
 - eligible if primary purpose is to treat or correct an existing dental condition that meaningfully promotes the proper function of the body and/or is not for cosmetic reasons
- Dental Treatment
 - including fees for x-rays, fillings, braces, extractions, dentures and fluoride, etc
- Occlusal Guards to prevent teeth grinding
- Orthodontia
 - including fees associated with maintenance work

Vision

- Eye Exams
- Contact Lenses
- Contact Solutions
- Prescription Glasses
- Lasik Eye Surgery
- Frames and Prescription Sunglasses
- Reading Glasses

Eligible expenses continued

Pregnancy / Fertility

- **Adoption**
 - medical expenses incurred before adoption is finalized
- **Breast Pump**
- **Childbirth Classes**
 - educational classes solely for instruction for child birth, i.e. Lamaze - not child rearing
- **Contraceptives**
 - may be over-the-counter, i.e., condoms, spermicidal foams
- **Copays, Coinsurance & Deductibles**
 - expenses associated with child birth in excess of an insurance plan's usual, customary reasonable charges
- **Fees for Long-Term Storage of Sperm or Embryo**
 - for immediate conception
- **Fertility Treatments**
 - including shots, treatment, surgery, GIFT, etc.
- **Infertility Treatments**
- **Ovulation Monitor**
- **Pre-Natal Vitamins**
 - letter of medical necessity
- **Pregnancy Test**
 - over-the-counter

Therapy

- **Alcoholism**
 - for inpatient treatment at a therapeutic center for alcohol addiction
- **Christian Science Practitioners**
 - or medical care
- **Counseling for Medical Reasons**
 - i.e. Psychiatrist, Psychologist, Licensed Clinical Professional Counselor, Clinical Social Worker, etc.
- **Drug Addiction**
 - for inpatient treatment at a therapeutic center for drug addiction
- **Neuropathic, Holistic, Alternative Treatment**
 - For medical care for the purpose of affecting any structure or function of the body
- **Psychiatric Care**
- **Psychoanalysis**
- **Psychologist/Psychiatrist**
- **Learning Disability**
 - amounts paid to specialist or teacher, prescribed by a physician, for a child who has severe learning disabilities caused by mental or physical impairments
- **Smoking Cessation Programs**

Miscellaneous

- **Administrative fee for Medical Records**
- **Automobile Modifications for Physically Handicapped Person**
- **Guide Dog or Animal Aide**
 - including purchase, training, and care of animals used by vision-impaired or hearing-impaired person
- **Nursing Services**
 - including nurse's board, wages, or other nursing services - does not include nursing service for a healthy baby
- **Lodging Expenses**
 - amount paid for travel primarily for and essential to medical care up to \$50.00 per night
- **Travel Expenses**
 - amounts paid for transportation primarily for, and essential to medical care - please see IRS website for allowable mileage rate
- **Weight Loss Programs/Drugs**
 - must be prescribed by a physician to treat a specific medical condition, i.e., heart disease, obesity, diabetes, etc.
- **Warranties**
 - for eligible medical devices/equipment

Eligible Expenses Continued

Over-The-Counter Supplies

- **Air Purifier/Humidifier**
 - *as prescribed by a physician for a specific medical*
- **Antiseptics**
 - Benzocaine swabs
 - Boric acid powder
 - First aid wipes
 - Hydrogen peroxide
 - Iodine tincture
 - Sublimed sulfur powder
- **Band-Aids, Bandages, Gauze Pads**
- **Blood Pressure Monitoring Devices**
- **Breast Pumps**
- **Carpal Tunnel Wrist Supports**
- **Chapstick, Lip Balm**
 - if SPF is 15+
- **Crutches**
- **Contraceptives**
 - *may be over-the-counter, i.e., condoms, spermicidal foams*
- **Diabetes**
 - Diabetic lancets
 - Diabetic supplies
 - Diabetic test strips
 - glucose meters
 - glucose meters
- **Ear/Eye Care**
 - Airplane ear protection
 - Ear Plugs - *as prescribed by a physician for a specific medical condition*
 - Hearing Aids
 - *including amounts paid for batteries and maintenance*
 - Homeopathic earache tablets
- **Heating Pads, Cold/Hot Packs for Injuries***
- **Incontinence Products**
 - *i.e. Attends, Depends, GoodNites, Prevail, etc.*
- **Insulin**
- **Health Aids**
 - Adhesive
 - Cold or Hot Compresses
 - Denture adhesives
 - Elastic Bandages
 - Gauze & tape
 - Gloves & Masks
 - Incontinence supplies
 - Leg or Arm Braces
 - Medicated bandages
- **Medical Monitoring and Testing Devices**
 - *i.e., blood pressure monitor, syringes, glucose kit, ovulation monitor, etc.*
- **Orthopedic Shoes**
 - *If accompanied by a physician's letter prescribing the item to treat an existing medical condition*
- **Orthopedic Inserts**
- **Oxygen**
 - *including amount paid for oxygen and equipment for breathing problems associated with a medical condition*
- **Pain Relief**
 - Bunion and blister treatments
- **Personal Test Kits**
 - Blood Pressure Meter
 - Cholesterol tests
 - Colorectal cancer screening tests
 - Home drug tests
 - Ovulation indicators
 - Pregnancy tests
 - Thermometers
- **Saline Nasal Spray**
- **Skin Care**
 - Bunion and blister treatments
- **Smoking Cessation Supplies**
- **Sunscreen**
 - if SPF is 15+
- **Supplies to treat a Medical Condition**
 - *i.e., bandages, gauze, batteries for hearing aids, etc. Supply must be purchased to treat a specific medical condition and not as a personal comfort item*
- **Thermometers**
- **Vaporizer/Steam Inhaler**
- **Wheelchair**
 - *including purchase and costs of operation and upkeep*

* Eligible only with a letter of medical necessity from physician.

Over-The-Counter Medications

Eligible only with a letter of medical necessity from physician

- Asthma Medications
 - Bronchodilator/Expectorant tablets
 - Bronchial asthma inhalers
- Cold, Flu, & Allergy Medications
 - Allergy medications
 - Cold relief syrup
 - Cold relief tablets
 - Cough drops
 - Cough syrup
 - Flu relief tablets or liquid
 - Medicated chest rub
 - Nasal decongestant inhaler
 - Nasal decongestant spray or drops
 - Nasal strips to improve congestion
 - Sinus & allergy homeopathic nasal spray
 - Sinus medications
 - Vapor patch cough suppressant
- Ear/Eye Care
 - Ear drops for swimmers
 - Ear water-drying aid
 - Ear wax removal drops
 - Eye Drops
- Health Aids
 - Antifungal treatments
 - Hemorrhoid relief
 - Lice control
 - Motion sickness tablets
 - Respiratory stimulant ammonia
 - Sleeping Aids
- Muscle/Joint Pain Medications (i.e. BenGay, Tiger Balm)
- Nasal Sprays
- Non-Prescription Drugs & Medications (if used to treat an existing medical condition)
- Over-the-Counter Medicines
 - (i.e., aspirin, cough medicine, etc.) used to treat an existing medical condition. Medications/supplies must be used/consumed during your employer's plan year. Excessive amounts of OTC items may be deemed 'stockpiling' and therefore ineligible for reimbursement.
- Pain Relief
 - Arthritis pain reliever
 - Itch relief
 - Orajel
 - Pain relievers, aspirin, and non aspirin
 - Throat pain medications
- Sinus Medications
- Skin Care
 - Acne Medications
 - Anti-itch lotion
 - Bunion and blister treatments
 - Cold sore and fever blister medications
 - Corn and callus removal medications
 - Diaper rash ointment
 - Eczema cream
 - Wart removal medications
- Smoking Cessation Medicines (such as nicotine patches, nicotine gums, etc.)
- Stomach Care
 - Acid reducers
 - Antacid gum
 - Antacid liquid
 - Antacid tablets
 - Anti-diarrhea medications
 - Gas relief drops for infants and children
 - Ipecac syrup
 - Laxatives
 - Pinworm treatment
 - Prilosec
 - Upset stomach medications
- Sunburn Ointment or Cream
 - not just regular skin moisturizers
- Visine or Other Such Eye Drops
- Wart Remover Treatments

Dual Use Over-The-Counter Supplies & Medications

Eligible only with a letter of medical necessity from physician.

- Diuretics and water pills
- Foot spa
- Gas prevention food enzyme dietary supplement
- Herbs
- Massagers
- Medicated bath products
- Minerals
- Multivitamins
- Rubbing Alcohol
- Special supplements
- Vitamins

Ineligible Expenses

Cosmetic

- Botox Treatment
- Breast enhancement system
- Chapstick, Lip Balm
 - if SPF is less than 15
- Collagen Injections
 - for the purpose of improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease
- Cosmetic Surgery
 - for the purpose of improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease
- Cosmetic Implants
 - not eligible if the primary purpose is to improve the patient's appearance and/or if solely for cosmetic purposes
- Cosmetics
 - such as face creams, deodorants, hand lotions, etc.
- Cotton Swabs
- Ear Piercing
- Electrolysis or Hair Removal
- Face Lifts
 - unless medically necessary, see Eligible Cosmetic Surgery
- Hair Transplant
- Sclerotherapy, varicose veins treatment
- Teeth Whitening/Bleaching
 - may be eligible if prescribed by a physician to treat a congenital abnormality, disfiguring disease, or treatment resulting from personal injury from an accident or trauma
- Wigs
 - may be eligible if prescribed by a physician for the mental health of a patient who has lost all of his or her hair due to disease or treatment

Miscellaneous

- Aromatherapy
- Exercise Equipment or Programs
 - unless prescribed by a physician to treat a specific medical condition
- Fitness Programs
- Health Club Dues
- Household Help
- Low carb. Foods
- Low calorie foods
- Meals
 - associated with travel for medical purposes
- Spa salts
- Sun tanning products
- Swimming Lessons
- Tanning Salons & Equipment
- Weight Loss Programs/Drugs
 - for improvement of general health
- Funeral Expenses
- Meals/Drinks/Shakes/Dietary Supplements associated with a weight loss program

Over-The-Counter Supplies

- Cosmetics & Toiletries
 - such as face creams, deodorants, hand lotions, conditioners, toothpaste, etc.
- Kleenex, Tissues

Ineligible Expenses Continued

Personal Hygiene

- Deodorant
- Facial Care
- Feminine Care
- Fragrances
- Hair regrowth
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Toothbrushes or Teeth Cleaning Systems

Pregnancy / Fertility

- Baby bottles
- Baby oil
- Baby wipes
- Diapers or Diaper Service
- Maternity Clothes

Therapy

- Marriage/Career Counseling
- Massage Therapy
 - *unless prescribed by a physician to treat a specific injury or trauma*

Please Note: The eligible and ineligible expenses listed above are not inclusive of all items. If you have a question about eligibility please contact Consociate at 1.800.798.2422.