



Eligible Reimbursable Expenses for FLEXsmart Benefit Accounts

Medical

- ❖ Deductibles
- ❖ Co-Insurance Payments
- ❖ Prescription Drugs
- ❖ Chiropractor Services
- ❖ Smoking Cessation Medications
- ❖ Orthodontia/Retainers
- ❖ Artificial Limbs & Braces
- ❖ Lasik Surgery
- ❖ Vision Expenses
 - Contact lenses, solutions and supplies, glasses
- ❖ Dental Expenses not covered by Insurance
- ❖ OB/Fertility
- ❖ Hearing Devices
- ❖ Alcoholism & Drug Treatment
- ❖ Diabetic Supplies
- ❖ Psychiatric/Psychologist's Fees
- ❖ Over The Counter items such as:
 - Pain Relievers
 - Cold Medicines
 - Antacids
 - Allergy Medicines
 - Diabetic Test Supplies

Dependent Care

- ❖ May reimburse an employee for up to \$5,000 of dependent care expenses each plan year. (\$2,500 for a married employee filing separate tax returns)
- ❖ Eligible dependent care must be for the purpose of allowing the employee, or the employee's spouse, to be gainfully employed or to attend school full-time
- ❖ Qualified dependents are:
 - Children age 12 and under
 - Disabled spouses or,
 - Dependents who are physically or mentally incapable of self-care and regularly spend at least 8 hours each day in the taxpayer's household
- ❖ Eligible expenses include:
 - Daycare
 - Babysitter
 - Nanny
 - Preschool
 - Before and After School Care
 - Overnight Camps are not eligible expenses

Eligible Over-The-Counter (OTC) Medicines

The following three lists will help you determine which OTC items can be reimbursable by your Flex Plan and what additional documentation may be required before reimbursement is made.

1. Medical Only Items

These "Medical Only Items" consists of OTC drugs that are primarily for medical care and will be reimbursable in reasonable quantities with the required receipt substantiation.

- Anti-diarrhea/anti-gas medicine, laxatives
- Antacids, acid reducers
- Allergy medicine
- Analgesics/Pain Relievers
- Cold medicine
- Pills for persons who are lactose intolerant
- Menstrual cycle products for pain and cramp relief
- Cough drops, throat lozenges, sinus medication, nasal sinus sprays
- Nicotine gum or patches for smoking cessation



- Special ointment or cream for sunburn (not just regular moisturizers)
- Ben Gay, Tiger Balm, Cortisone cream and similar products for muscle pain or joint pain
- Pedialyte for illness
- Items that were previously a prescribed drug are usually reimbursable
- First aid cream, Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments
- Eye drops, contact lens cleaning solution
- Suppositories and creams for hemorrhoids
- Sleeping aids
- Motion sickness pills
- Band-Aids, bandages, gauze pads, first aid kits, cold/hot packs for injuries, liquid adhesive for small cuts
- Rubbing alcohol
- Reading glasses
- Carpal tunnel wrist supports
- Pregnancy test kits, condoms, spermicidal foam
- Thermometers (ear or mouth)
- Incontinence supplies
- Nasal strips
- Diabetic test supplies
- Blood pressure monitor
- Crutches
- Take home screening tests including kits for detecting colon cancer, hepatitis C and HIV

2. Dual Purpose Items That Require a Doctor's Diagnosis and Recommendation

These are the expenses that are deemed to have both a medical purpose and a personal/cosmetic or general health purpose. OTC drugs on this list will be reimbursed only with a doctor's note stating the specific medical condition and that the OTC drug/medicine is recommended to treat it and that the treatment is not for cosmetic purposes.

- Weight Loss Drugs to treat a specific disease
- Orthopedic Shoes and inserts (only the extra cost over buying non-orthopedic shoes/boots can be reimbursed). The average cost of non-orthopedic shoes will be considered to be \$25 and non-orthopedic boots will be \$50.00.
- Mouthwash under narrow circumstances – ex: Doctor recommends special mouthwash for the treatment of gingivitis might qualify.
- Sunscreen (must have present existence of a disease such as skin cancer)
- Acne Treatment (most skin care and acne treatment is NOT reimbursable because it constitutes a cosmetic procedure. There is an exception if the 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”).
- Glucosamine/chondroitin for arthritis or other medical condition
- OTC hormone therapy and menopause symptom treatments for hot flashes, night sweats, etc.
- Medicated Shampoos under narrow circumstances but only if a doctor diagnoses the person as having a specific scalp infection (not just dry scalp or dandruff) and prescribes a special treatment to be applied for a limited period of time
- Fiber Supplements under narrow circumstances -- not reimbursable if taken daily as a supplement to normal diets but reimbursable if taken to treat a specific medical condition for a limited time.
- Dietary Supplements or herbal medicines to treat a specific medical condition in narrow circumstances -- ex: Doctor tells you to take 1000 mg of vitamin B-12 daily to treat a specific vitamin deficiency or to take Vitamin C for scurvy
- Dietary Supplements to improve and maintain general health are NOT reimbursable. (e.g. one-a-day vitamins)
- Prenatal vitamins
- Massage Therapy
- Air Conditioners

3. Non-Eligible Expenses

- Hot tubs or similar equipment
- Exercise equipment/ Fitness memberships
- Beds, chairs, and other household equipment
- Dietary, herbal, or nutritional dietary supplements
- Food replacements
- Vitamins
- Toothpaste and tooth brushes (even if a dentist recommends using them.)
- Toiletries and cosmetics (Face creams, deodorants, moisteners and suntan lotion, soaps for dry skin, dry scalp or dandruff, shaving brushes and creams, teeth whitening /bleaching products)
- Lip balm such as ChapStick, Blistex, etc.
- Hair removal