

# VANTAGEPOINT

## BENEFIT ADMINISTRATORS

### Flexible Spending Account (FSA) & Comprehensive Health Reimbursement Arrangement (HRA) Eligible Health Care Expenses

VantagePoint Benefit Administrators does not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. Over-the-counter (OTC) medicines or drugs are not eligible for reimbursement under a health Flexible Spending Account if purchased without a doctor's prescription; Insulin remains reimbursable.

\*Indicates you must have written Doctor's prescription for these items to be covered

Acupuncture  
Alcoholism (treatment)  
Medical Alert (bracelet, necklace)  
Allergy Shots and Testing  
Ambulance (Ground or Air)  
Artificial Limbs  
Blind services and equipment  
Car Controls for Handicapped\*  
Chiropractor Services  
Coinsurance Amounts and Deductibles  
Contact lenses and Solution  
Crutches, Wheelchairs, Walkers  
Deaf services -- Hearing aid and batteries, hearing aid animal • and care, lip reading expenses, modified telephone, etc.  
Dental Treatment  
Dentures  
Diagnostic Tests  
Doctor's fees  
Drug addiction treatment and facilities•  
Drugs (prescription)  
Eye Examinations and Eyeglasses  
Home health and/or Hospice care  
Hospital Services  
Insulin  
Laboratory fees  
Lactation Equipment  
LASIK Eye Surgery  
Medical Monitoring and Testing Devices (if prescribed by physician for a particular ailment). \*  
Nursing services  
Obstetrical expenses  
Occlusal Guards  
Operations (legal)  
Optometrists  
Orthodontia  
Orthopedic  
Osteopaths  
Oxygen/oxygen equipment

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Physical Exams (except for employment-related physicals)  
Physical Therapy  
Psychiatric care, Psychologists, Psychotherapists  
Radial Keratotomy  
Schools (special, relief, or handicapped)  
Sexual dysfunction treatment  
Smoking cessation  
Surgical fees  
Television or Telephone for the hearing impaired  
Therapy treatments (prescribed by a physician) \*  
Transportation (essentially and primarily for medical care - limits apply)  
Vaccinations  
X-rays

#### **FSA Eligible Over-the-Counter Drugs**

Braces & Supports  
Home Diagnostic Tests or Kits: thermometers  
Diabetic supplies/equipment  
Contraceptives/family planning: Condom,  
Contraceptive Creams, Pregnancy Tests, Ovulation kits  
First-aid: Bandages, dressings, first aid kits, hydrogen peroxide, rubbing alcohol

#### **FSA Eligible Over-the-Counter Drugs – with prescription**

Allergy and Sinus medications: cough syrups, cough drops, throat lozenges, Nasal Sprays, medicated rubs (prescribed for a medical condition)  
Antiseptic Mouthwash (prescribed for a medical condition)  
Antacids: Tablets, liquids, pills (prescribed for a medical condition)  
Antibiotic ointments or spray (prescribed for a medical condition)  
Anti-diarrhea (prescribed for a medical condition)

Anti-fungal creams & powders (prescribed for a medical condition)  
 Baby care items: Diaper Rash Cream/Ointment, Rehydration • Liquids, Teething Gel (prescribed for a medical condition)  
 Eye drops / eye wash products (prescribed for a medical condition)  
 Nicotine medications and nasal sprays (prescribed for a medical condition)

Pain relievers (prescribed for a medical condition)  
 Skin Care: Acne medicines, anti-itch lotion, corn patches (prescribed for a medical condition)  
 eczema cream, wart removal (prescribed for a medical condition)  
 Sleep aids (prescribed for a medical condition)  
 Vitamins (prescription only) \*  
 Weight loss programs (prescribed for a medical condition) \*

\*All OTC Items listed are examples

## NON-ELIGIBLE Health Care Expenses

Advance payment for services to be rendered  
 Automobile insurance premium allocable to medical coverage  
 Boarding school fees  
 Body Piercing  
 Bottled water  
 Chauffeur Services  
 Controlled Substances  
 Cosmetic surgery and procedures  
 Cosmetics, hygiene products, and similar items  
 Dancing Lessons  
 Diapers for Infants  
 Diaper Service  
 Ear Piercing  
 Electrolysis  
 Fees written off by provider  
 Food supplements  
 Funeral, cremation, or burial expenses  
 Hair Transplant  
 Herbs  
 Household and Domestic Help

Health programs offered by resort hotels, health clubs, and gyms  
 Illegal operations and treatments  
 Illegally procured drugs  
 Insurance Premiums – not reimburse able under FSA... only PRA  
 Long-term care services  
 Maternity clothes  
 Medical Savings Accounts  
 Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits  
 Personal Items  
 Preferred Provider Discounts  
 Social activities  
 Special foods and beverages  
 Swimming Lessons  
 Tattoos/Tattoo Removal  
 Teeth Whitening  
 Transportation expenses to and from work  
 Travel for general health improvement  
 Uniforms

## NON-ELIGIBLE Over-the-Counter Drugs

Aromatherapy  
 Baby Bottles & Cups  
 Baby Oil  
 Baby Wipes  
 Breast enhancement system  
 Cosmetics (including face cream and moisturizer)  
 Cotton Swabs  
 Dental Floss  
 Deodorants  
 Dietary supplements  
 Feminine Care  
 Fiber supplements  
 Food  
 Fragrances

Hair re-growth  
 Herbs  
 Low "carb" foods  
 Low calorie foods  
 Lip balm  
 Oral care  
 Petroleum jelly  
 Shampoo & conditioner  
 Spa salts  
 Toiletries (including toothpaste)  
 Weight-loss drugs for general well being  
 Suntan lotion  
 Medicated shampoos and soaps