

# Know Your FSA: What's Eligible & What's Not

## Eligible Health Care Expenses

### Caring for the Handicapped

- › Service dog
- › Special education for the blind
- › Tuition at special school for handicapped

### Child Birth & Well-Being

- › Breast pumps & lactation supplies
- › Birthing/Lamaze
- › Childbirth expenses (physician, hospital, etc.)
- › Midwife services

### Dental

- › Bridges
- › Crowns (non-cosmetic)
- › Dentures and care products
- › Exams and teeth cleaning
- › Fillings
- › Gum treatment
- › Implants
- › Occlusal guards
- › Oral surgery
- › Orthodontia
- › Root canals
- › X-Rays

### Family Planning

- › Condoms
- › Fertility treatments
- › Oral contraceptives
- › Pregnancy test kit
- › Tubal ligation
- › Vasectomy

### Hearing

- › Hearing aid devices and batteries
- › Hearing exams
- › Telephone for the hearing impaired

### Lab Exams & Tests

- › Blood tests
- › Body scans
- › Cardiographs
- › Cholesterol testing
- › Laboratory fees
- › Mammograms

- › Radiology
- › Urine/stool analysis
- › X-Rays

### Medical Equipment

- › Artificial limb/prosthetics
- › Asthma flow meters
- › Autoette/wheelchair
- › Blood pressure monitors
- › Blood sugar test kit/strips
- › Custom orthotic
- › Diabetic Supplies
- › Glucose kits, monitors and testers
- › Heart rate monitors
- › Medic-alert bracelet
- › Nebulizers/Vaporizers
- › Prosthesis
- › Syringes

### Medical Procedures

- › Acupuncture
- › Breast reconstruction surgery
- › (following mastectomy due to disease)
- › Operations (non-cosmetic)
- › Organ donor's medical expenses
- › Surgical fees

### Medicines & Drugs

- › Insulin
- › Prescription Drugs

### Miscellaneous

- › Ambulance service
- › Co-insurance and co-pays
- › Deductible eligible expenses
- › Hospital services
- › Transportation expenses incurred for the rendering of medical services
- › Christian Science practitioner

### Routine or Preventative Care

- › Flu shots
- › Immunizations/Vaccinations
- › Physical exams

### Specialists

- › Chiropractor
- › Dermatologist
- › Osteopath
- › Psychiatrist
- › Psychologist

### Therapy

- › Alcoholism treatments
- › Drug dependency treatments
- › Physical therapy
- › Smoking cessation programs
- › Speech therapy

### Vision

- › Artificial eyes
- › Contact lenses & cleaning solutions
- › Eye examinations
- › Eye surgery
- › Eyeglasses
- › Laser eye surgery/LASIK
- › Prescription sunglasses
- › Seeing eye dog and its upkeep

### Over-the-Counter

- › Bandages
- › Callous and corn removers
- › Crutches
- › Cushions, pads, arch supports
- › First-Aid kits
- › Gauze and gauze pads
- › Heating pads
- › Hot/cold packs
- › Hydrogen Peroxide
- › Incontinence supplies for adults
- › Medical tape
- › Pedialyte for child's dehydration
- › Rubbing alcohol
- › Sunscreen (SPF 15+)
- › Supports and braces
- › Thermometers

*Prescriptions for OTC drugs and medicines must be submitted to Sentinel Group along with a request for reimbursement.*

*Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d).*

\*Expenses marked with an asterik (\*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.



## Ineligible Health Care Expenses

- › Compression hosiery\* (for treatment of varicose veins)
- › Cosmetic Surgery/Procedures
- › Dancing/Exercise/Fitness Programs\*
- › Diaper Service
- › Doula\*
- › Electrolysis
- › Exercise Equipment/Personal Trainers
- › Fiber supplements\*
- › Glucosamine/Chondroitin\*
- › Hair Loss Medication
- › Hair Transplant
- › Handicap automobile modifications\*
- › Health Club Dues\*
- › Herbal supplements\*
- › Humidifier\*
- › Insurance Premiums and Interest
- › Lactation consultant\*
- › Language training for disabled child\*
- › Laser hair removal
- › Lead-based paint removal\*
- › Long-Term Care Premiums
- › Marriage Counseling
- › Massage\*
- › Maternity Clothes
- › Mentally handicapped or disabled person's cost for special home\*
- › Nutritionist\*
- › Orthopedic shoes\* (to the extent the cost exceeds that of normal shoes)
- › Prenatal vitamins\*
- › Psychoanalysis\*
- › Special food/beverage\* (cost difference from regular food purchase)
- › Special formula\*
- › Stem cell harvesting\*
- › Swimming Lessons
- › Teeth Bleaching or Whitening
- › Vitamins or nutritional supplements\*
- › Weight-loss program\*
- › Wig\*

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Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse.

## Eligible Dependent Care Expenses

- › After-school care or extended day programs
- › Babysitters (not for social events)
- › Caregivers for a disabled spouse or dependent who lives with the participant
- › Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- › Day camps
- › Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection
- › Nursery schools
- › Transportation services provided by the dependent care provider

## Ineligible Dependent Care Expenses

- › Babysitting for social events
- › Educational expenses
- › Expenses deducted from personal income tax return (dependent care)
- › Kindergarten
- › Overnight camps

For more information call (888) 762-6088, or visit [www.sentinelgroup.com](http://www.sentinelgroup.com).