

Eligible Expenses: Health Care

Caring for the Handicapped

- Automobile modifications*
- Language training for disabled child*
- Mentally handicapped or disabled person's cost for special home*
- Special education for the blind
- Tuition at special school for handicapped

Child Birth and Well-Being

- Breast pumps and lactation supplies
- Childbirth expenses (physician, hospital, etc.)
- Doula*
- Lead-based paint removal*
- Midwife services
- Pedialyte for child's dehydration
- Special formula*

Dental

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

Family Planning

- Birthing/Lamaze
- Condoms
- Fertility treatments
- Oral contraceptives
- Pregnancy test kit
- Prenatal vitamins*
- 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
- Autoette/wheelchair
- Blood pressure monitor
- Blood sugar test kit/strips
- Compression hosiery (for treatment of varicose veins)*
- Crutches
- Custom orthotic
- Diabetic supplies
- Glucose monitoring test kit
- Heating pads
- Hot/cold packs
- Medic-alert bracelet
- Orthopedic shoes* (to the extent the cost exceeds that of normal shoes)
- Prosthesis
- Room vaporizer
- Syringes
- Wig*

Medical Procedures

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

Medicines/Drugs

- Fiber supplements*
- Glucosamine/Chondroitin*
- Herbal supplements *
- Insulin
- Prescription Drugs

Routine or Preventative Care

- Flu shots
- Immunizations/Vaccinations
- Physical exams

Specialists

- Christian Science Practitioner*
- Chiropractor
- Dermatologist
- Nutritionist*
- Osteopath
- Psychiatrist
- Psychologist

Therapy

- Alcoholism treatments
- Drug dependency treatments
- Massage*
- Psychoanalysis*
- Physical therapy
- Smoking cessation programs
- Speech therapy

Vision

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

Other

- Ambulance service
- Co-insurance and co-pays
- Deductible eligible expenses
- Hospital services
- Special food/beverage* (cost difference from regular food purchase)
- Stem cell harvesting*
- Transportation expenses incurred for the rendering of medical services
- Weight-loss program*

Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d). Also, expenses marked with an asterisk () are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.*

The IRS does not allow the following expenses to be reimbursed under FSAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses: Health Care

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| <ul style="list-style-type: none"> ▪ Baby-sitting and Child Care* ▪ Cosmetic Surgery/Procedures ▪ Dancing/Exercise/Fitness Programs* ▪ Diaper Service ▪ Electrolysis ▪ Exercise Equipment/ Personal Trainers | <ul style="list-style-type: none"> ▪ Hair Loss Medication ▪ Hair Transplant ▪ Health Club Dues* ▪ Insurance Premiums and Interest ▪ Long-Term Care Premiums ▪ Marriage Counseling | <ul style="list-style-type: none"> ▪ Maternity Clothes ▪ Swimming Lessons ▪ Teeth Bleaching or Whitening ▪ Vitamins or Nutritional Supplements* |
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Over-the-Counter Items

The IRS allows certain over-the-counter (OTC) items to be reimbursed using your FSA dollars. As of January 1, 2011 some of the items previously allowed will become ineligible for reimbursement through your FSA plan due to changes with Healthcare Reform. All OTC medicines and drugs will no longer be allowed unless the participant obtains a prescription from their doctor.

If an employee has a prescription for an OTC drug or medicine, they must submit this to Sentinel Benefits along with their request for reimbursement.

Employees can continue to use their FSA funds to purchase OTC items that are not considered a drug or a medicine (e.g. bandages, wound care, contact lens solution). The Benny Card can continue to be used for these purchases.

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Eligible Over-the-Counter Items: Health Care

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| <ul style="list-style-type: none"> ▪ Asthma flow meters ▪ Bandages ▪ Blood pressure monitors ▪ Blood test strips ▪ Callous and corn removers ▪ Cholesterol tests ▪ Condoms ▪ Contact lens solution ▪ Crutches ▪ Cushions, pads, arch supports | <ul style="list-style-type: none"> ▪ Denture care products ▪ Eyeglasses ▪ First-Aid kits ▪ Gauze and gauze pads ▪ Glucose Kits, monitors and testers ▪ Heart rate monitors ▪ Heating pads ▪ Hydrogen Peroxide ▪ Incontinence supplies for adults ▪ Insulin/Diabetic Supplies | <ul style="list-style-type: none"> ▪ Medical bracelets and necklaces ▪ Medical tape ▪ Nebulizers ▪ Rubbing alcohol ▪ Supports and braces ▪ Thermometers |
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Dependent Care

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, a child of the participant or spouse.

Eligible Expenses:

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| <ul style="list-style-type: none"> ▪ 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 | <ul style="list-style-type: none"> ▪ 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 |
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Ineligible Expenses:

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

Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d). Also, expenses marked with an asterisk () are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.*