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

- **Medical Equipment**
  - Artificial limb/prosthetics
  - Asthma flow meters
  - Autoetite/wheelchair
  - Blood pressure monitors
  - Blood sugar test kit/strip
  - 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

- **Medical Procedures**
  - Radiology
  - Urine/stool analysis
  - X-Rays

- **Medical Procedures**
  - Osteopath
  - Psychiatrist
  - Psychologist

- **Medical Procedures**
  - Alcoholism treatments
  - Drug dependency treatments
  - Physical therapy
  - Smoking cessation programs
  - Speech therapy

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

- **Medicines & Drugs**
  - Insulin
  - Prescription Drugs

- **Medical Procedures**
  - 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 Benefits 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).
Ineligible Health Care Expenses

• Christian Science practitioner*
• 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/Chondrotin*
• 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*

*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.

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

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