

Eligible health care services that qualify for reimbursement under a Flexible Spending Account.

NOTE: Only health expenses that are not covered by insurance can be claimed.

Acupuncture (excluding remedies and treatments prescribed by acupuncturist)	Dermatologist	Orthodontic/Orthopedic Devices
Alcoholism/Drug/Substance Abuse Treatment	Diagnostic Devices/Fees	Osteopath Fees
Ambulance	Doula Expenses (child care services after delivery are not eligible)	Over-the-Counter Drugs
Anesthetist	Drug and Medical Supplies (syringes, needles, etc.)	Periodontist Fees
Artificial Limbs/Teeth	Endodontists Fees	Physician Fees (cosmetic procedures are not eligible)
Artificial Reproductive Technologies	Eyeglasses (prescribed by a doctor)	Podiatrist Fees
Blood Tests/Transfusions	Eye Examination Fees	Post Mastectomy Clothing
Body Scan	Eye Surgery (cataracts, LASIK, etc.)	Prescribed Medicines
Braille Books and Magazines	Flu Shots	Preventive Care Screenings
Breast Reconstruction Surgery	Guide Dog or Other Service Animal	Prosthesis
Cardiographs	Health Screenings	Psychiatric Care
Child Birth Classes (does not include breastfeeding classes, newborn or new infant care classes or parenting classes)	Hearing Devices and Batteries	Psychologist and Psychiatrist Fees
Chiropractors	Home Health Care	Radiology
Christian Science Practitioner's Fees	Hospital Bills	Routine Physicals and other non-diagnostic services or treatments
Contact Lenses and Solutions	Immunizations	Smoking Cessation over-the-counter drugs
Co-Payments (doctor, dental, vision, pharmacy)	Insulin	Smoking Cessation Programs
Costs for Physical or Mental Illness	In-Vitro Fertilization	Spinal Fluid Test
Crutches	Laboratory Fees	Sterilization
Deductibles	Laser Eye Surgery	Surgical Fees
Dental Fees (cosmetic procedures are not eligible)	Long-Term Care	Transplants
Dentures	Mileage for Eligible Medical Services	Vaccines
	Nursing Home/Nursing Services	Vasectomy
	Office Visits	Weight Loss drugs
	Obstetrics and Fertility	Wheelchair
	Occupational Therapy	X-Rays and MRI
	Ophthalmologist/Optometrist	
	Oral Surgery	

Expenses requiring a Letter of Medical Necessity (LMN) to be eligible for reimbursement.*

Adaptive Equipment for a disability
Air Conditioners/Air Purifiers
Alternative Medicine prescribed and rendered by a licensed health care provider to treat illness
Baby Formula
Beds/Mattresses
Behavioral Therapy
Chairs (reclining/ergonomic)
Cord Blood Storage
Cosmetic Procedures (to treat injury or medical condition)
Education expenses for special school for disabled person
Learning Disabilities
Massages/Massagers
Nutritionist/Nutritional Supplements
Orthopedic Shoes
Oxygen
Reconstructive Surgery in connection with birth defect, disease, or accident
Special supplements
Special School for disabled child
Special teeth cleaning system
Sun protective clothing
Therapeutic support gloves
Weight Loss Programs and Fees pertaining to a specific disease
Wigs for hair loss caused by disease

Health care expenses that do not qualify for reimbursement.

Concierge Membership Fee
Cosmetic Surgery, Procedures, and/or Medications
Counseling (life coaching or career counseling)
Dental Bleaching
Hair Restoration (procedures, drugs or medications)
Health Club or Gym Memberships for general health
Marriage and Family Counseling
Massage Therapy to reduce stress or improve general health
Maternity Clothes
Missed Appointment or Late Payment Fees
Newborn Nursing Care
Pre-Paid Physician Fees
Premiums you or your spouse pay for insurance coverage
Prescriptions from another country (Mail Order)
Vision Discount Programs
Weight Loss Programs for general health or appearance

***LMN: Expenses in the Letter of Medical Necessity section require a manual reimbursement process; the benefit card is not an eligible form of payment.**

To access a comprehensive list of FSA eligible expenses, go to the CareFlex Participant Portal (<https://mycareflex.wealthcareportal.com>).

Antiseptics

Antiseptic wash or ointment for cuts or scrapes
Benzocaine swabs
Boric acid powder
First aid wipes
Hydrogen peroxide
Iodine tincture
Rubbing alcohol
Sublimed sulfur powder

Cold, Flu, Asthma and Allergy Medications

Allergy medications
Bronchodilator/expectorant tablets
Bronchial asthma inhalers
Cold relief syrup, tablets and drops
Cough relief syrup, tablets and drops
Flu relief syrup, tablets and drops
Medicated chest rub
Nasal decongestant spray, drops or inhaler
Nasal strips to improve congestion
Saline nose drops
Sinus and allergy nasal spray
Homeopathic sinus medications
Sinus medications
Vapor patch cough suppressant

Diabetes

Diabetic lancets, needles, syringes
Diabetic supplies
Diabetic test strips
Glucose meters
Glucose tablets

Ear/Eye Care

Airplane ear protection (LMN)
Ear drops for swimmers
Ear water-drying aid
Ear plugs
Earwax removal drops
Eye drops
Homeopathic earache tablets
Contact lens solutions

Health Aids

Adhesive or elastic bandages
Anti-fungal treatments
Bed Pans and Ring Cushions
Boost/Pediasure (LMN)
Denture adhesives
Diuretics and water pills
Fiber Supplements
Gauze and tape
Gloves (for Arthritis) and masks
Hemorrhoid relief
Herbs (LMN)
Leg or arm braces

Health Aids (Continued)

Lice control
Massagers (LMN)
Medicated bandages
Menstrual Products (Tampons, Pads)
Minerals/Calcium (LMN)
Multivitamins (LMN)
Motion sickness tablets
Respiratory stimulant ammonia
Special supplements (LMN)
Special teeth cleaning system (LMN)
Sleeping aids
Thermometers
Vitamins (LMN)

Pain Relief

Arthritis pain reliever
Bunion and blister treatments
Cold or hot compresses
Foot spa (LMN)
Itch relief
Orajel
Pain relievers, aspirin and non-aspirin
Throat pain medications

Personal Protective Equipment (PPE)

Face Masks
Hand Sanitizer
Sanitizing Wipes

Personal Test Kits

Blood pressure meter
Cholesterol tests
Colorectal cancer screening tests
Home drug tests
Ovulation indicators
Pregnancy tests

Skin Care

Acne medications
Anti-itch lotion
Bunion and blister treatments
Cold sore and fever blister medications
Corn and callus removal medications
Diaper rash ointment
Eczema cream
Medicated bath products
Sunscreen products with an SPF15 or higher

Stomach Care

Acid reducing gum, liquid and tablets
Anti-diarrhea medications
Gas prevention tablets or drops
Ipecac syrup
Laxatives
Pinworm treatment
Upset stomach medications

OTC Items—Not Acceptable

Aromatherapy
Baby bottles and cups
Baby oil / Baby wipes
Breast enhancement system
Cosmetics
Cotton balls/swabs
Dental floss
Deodorants

Face soaps/creams
Fragrances
Hair regrowth/removal
Low "carb" foods
Low calorie foods
Mouthwash
Oral care
Petroleum jelly

Shampoo and conditioner
Shaving cream and razors
Soap
Spa salts
Sunscreen products under SPF15
Teeth whitening kits
Toothpaste/Toothbrush

To access a comprehensive list of FSA eligible expenses, go to the CareFlex Participant Portal (<https://mycareflex.wealthcareportal.com>).

Eligible Expenses

Any expense qualifying for the Federal Child and Dependent Care Tax Credit for income tax purposes also qualifies for reimbursement through the Dependent Care Spending Account (DCA). [Note: You cannot take the Federal Tax Credit if you use the Dependent Care Spending Account.] There are two requirements for eligible child or dependent care expenses to qualify.

First, you must pay dependent care expenses so you (and your spouse if filing jointly) can work or look for work. If filing jointly, your spouse is treated as having earned income for any month that he/she is a full-time student (enrolled full-time for some part of each of 5 calendar months during the year) or is physically or mentally unable to care for himself/herself (your spouse also must live with you for more than half the year). The term "school" includes high schools, colleges and universities, as well as technical, trade and mechanical schools. A school does not include an on-the-job training course, correspondence school, or school offering courses only through the internet.

Second, the total amount of expenses to be reimbursed through the account cannot be greater than your income or your spouse's income, whichever is lower. Your spouse who is either a full-time student or not able to care for himself/herself is treated as having earned income. His/her earned income for each month is considered to be at least \$250 if there is one qualifying dependent in your home, or at least \$500 if there are two or more qualifying dependents in your home. If your spouse works during that month, use the higher of \$250 (or \$500) or his/her actual earned income for that month.

The maximum calendar year deposit amount is \$5,000; this exceeds the Federal Tax Credit for one child. If you are married and file a separate return, the maximum election is \$2,500.

Changes to elections will only be permitted if your family status changes. A change in family status is defined as a birth or death of a dependent, marriage or divorce, a change of employment for you or your spouse, or a significant change in the cost of care. Any funds remaining after the conclusion of the plan year will be forfeited. The plan does not allow for the payment of late claims or the return of unused funds. The Dependent Care Spending Account is not pre-funded; you will only receive reimbursement for eligible dependent care expenses up to the amount contributed.

Eligible Providers

- ✓ Dependent care center; must comply with state/local laws (applicable if more than six are being cared for).
- ✓ Services of other providers of care outside the home (i.e., neighbors, your parents).
- ✓ Services of a dependent care provider who comes to your home.
- ✓ Relatives who provide care but you do not claim as a dependent. If you make payments to your child, he or she cannot be your dependent and must be age 19 or older by the end of the year.

Qualifying Dependents

Your dependent care expenses must be for the care of one or more qualifying persons. A qualifying person is:

- ✓ Your child who is your dependent and who is under age 13 when the care is provided and lived with you for more than half the year.
- ✓ Your spouse or any dependent over age 13 who is physically or mentally unable to care for himself/herself and lived with you for more than half the year.
- ✓ A person who is physically or mentally unable to care for himself/herself, lived with you for more than half the year, and for whom you contributed more than half of their support.

A dependent is a person for whom you can claim an exemption. To be your dependent, a person must be your qualifying child (or your qualifying relative). To be your qualifying child, a child must live with you for more than half the year.

Eligible Expenses

Expenses for a child in nursery school, pre-school, or similar programs for children below the level of kindergarten are eligible expenses for care. Expenses for care provided outside your home by a dependent care center are eligible if the center complies with all state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services, even if the center is not run for profit.

Activities in lieu of day care when the fees associated with the activity are incidental to, or cannot be separated from, the cost of care are eligible expenses (i.e., swimming lessons, arts and crafts, music lessons, etc.).

Fees you pay an agency that are necessary to obtain the services of a nanny or au pair are eligible expenses.

You must identify persons or organizations that provide care for your child or dependent. To identify the care provider, you must give the provider's name, address, and taxpayer identification number. If the care provider is an individual, the taxpayer identification number is his/her social security number or individual taxpayer identification number. If the care provider is an organization, then it is the employer identification number (EIN). You do not have to show the taxpayer identification number if the care provider is a tax-exempt organization (such as a church or school). In this case, enter "Tax-Exempt" in the appropriate space on the reimbursement form.

Eligible Expenses Include:

Adult Day Care Center	Day Camp	Pre-School
After School Program	Day Care Center	Private Sitter
Au Pair	Holiday Day Camp	Senior Day Care
Babysitter (work related)	Late Pick-Up Fees	Summer Day Camp
Before and After School Care	Nanny	
Custodial Care	Nursery School	

Dependent Care Expenses Not Eligible

Expenses to attend kindergarten or a higher grade are not eligible expenses for care. Amounts paid for food, lodging, clothing, education, and entertainment are not eligible. However, you can include small amounts paid for these items if they are incidental to, and cannot be separated from, the cost of caring for a qualifying person.

Payment for services not yet provided (payment in advance) is not eligible. Expenses can only be reimbursed after they have occurred.

Ineligible Expenses Include:

Activity Fees	Language Classes	Payment In Advance	Summer School
Education Fees	Late Payment Fees	of Services Provided	Tuition Fees
Educational, Learning or	Long Term Care Exp.	Private School Tuition	Overnight Camp
Study Skills Services	Meals, Food or Snacks	Registration Fees	Parents Night Out
Field Trips	Medical Care	School Tuition	Tutoring
Kindergarten Tuition	Nursing Home Care	Sport Activity Fees	Uniform Costs