

The Business Behind Business 

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## Ineligible Expenses

The following list represents expenses that are frequently submitted for reimbursement under Health Care Flexible Spending Accounts (FSA) and are generally ineligible for reimbursement under an FSA. This list is not intended to be exhaustive and is intended only to be used as a general guide. Consequently, expenses contained in this generally ineligible list may be reimbursable if the supporting claims documentation shows that the expense was incurred for medical care. Payment of claims will be based on the rules set out in the applicable regulations, your employer's plan design and on the information in the required substantiation documentation.

### **Air conditioner**

May be eligible if used to treat a specific medical condition

### **Air purifier**

May be eligible if used to treat a specific medical condition

### **Automobile modifications**

For physically handicapped individuals

### **Babysitting**

### **Breast pump**

Only eligible if to treat or mitigate a specific medical condition

### **Breastfeeding classes**

### **Capital expenses**

May be eligible if for improvements to home to accommodate physical disability

### **Cayenne pepper**

May be eligible if used to treat a specific medical condition

### **Child care**

### **Child or newborn instruction**

### **COBRA premiums**

Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4))

### **Cord blood storage**

May be eligible if being used to treat a specific and imminent medical condition. "Just-in-case" storage NOT eligible

### **Cosmetic procedures**

May be eligible if surgery is necessary to correct a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease.

### **CPR classes**

### **Dancing Lessons**

### **Deodorant**

### **Dependent care expenses**

### **Diaper Service**

### **Diet Foods**

### **Dietary supplements**

May be eligible if used to treat a specific medical condition – Use to benefit general health NOT eligible.

**DNA collection and storage**

Temporary storage may qualify if collected as part of diagnosis, treatment or prevention of an existing or imminent medical condition

**Doula services****Ear piercing****Ear plugs**

May be eligible if used to treat a specific medical condition

**Egg and Embryo Storage**

Storage fees for undefined future conception are ineligible

**Elder care expenses****Electrolysis****Exercise equipment/programs**

May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists

**Experimental drugs****Funeral expenses****Hair removal procedures/products****Hair transplant****Hair treatments****Health club memberships**

May be eligible only if prescribed by physician to treat medical condition (obesity) and only while condition exists

**Herbal Medicines**

May be eligible if used to treat a specific medical condition

**Homeopathic Medicine**

May be eligible if used to treat a specific medical condition

**Hot tub**

May be eligible only if prescribed by physician to treat medical condition and only while condition exists

**Humidifier**

May be eligible if used to treat a specific medical condition

**Illegal operations/treatments****Imported drugs****Insurance premiums**

Allowed only as tax deduction on personal income tax (Publication 502). Strictly prohibited under cafeteria plan regulations from being reimbursed under a health FSA (Prop. Treas. Reg. Sec. 1.125-2, Q/A 7(b)(4))

**Jacuzzi**

May be eligible only if prescribed by physician to treat medical condition and only while condition exists

**Late payments fees****Lead-based paint removal**

For expense related to removing lead-based paint to prevent a child who has (or has had) medical condition from eating the lead-based paint.

**Legal fees**

May be eligible if eligible medical care could not have been provided without legal

assistance

**Lipsticks**

**Lodging while attending a medical conference**

**Long-term care premiums**

**Marriage Counseling**

**Maternity clothes**

**Mattresses**

In rare cases the expense in excess of the cost of a regular mattress may be eligible for reimbursement if prescribed by physician to treat specific medical condition

**Meals**

**Medical marijuana**

**Medical newsletter**

**Missed appointment fees**

**Nail polish**

**Natural Medicine**

May be eligible if used to treat a specific medical condition

**Nursing services for healthy baby**

**Patented Medicine**

May be eligible if used to treat a specific medical condition

**Perfume**

**Over-the counter items**

Examples of generally ineligible items as **generally NOT used for medical care:**

- Alertness pills
- Baby bottles
- Baby formula
- Battery operated toothbrushes
- Chap stick
- Cold cream
- Cosmetics
- Cotton Balls
- Dental Floss
- Deodorant
- Diapers
- Diet drinks and bars
- Electric toothbrush
- Emergency kits
- Energy bars/drinks
- Facial care creams
- Feminine hygiene
- Hair clippers
- Hair conditioner
- Hair removal products
- Hair restoration products
- Hand lotion
- Moisturizers
- Mouthwash
- Nail clippers
- Nasal wash
- Petroleum jelly
- Q-Tips

- Skin care products
- Razor
- Razor blades
- Rogaine
- Shampoo
- Soaps
- Shaving cream
- Sunglasses (unless prescription)
- Sunscreen
- Teeth whiteners
- Tissue
- Toiletries
- Toothbrush
- Toothpaste
- UV protection clothing
- Vaseline
- Vitamins for well-being
- Warranties
- Weight loss foods
- Wrinkle reducers

**Personal trainer fees**

May be eligible only if incurred for limited duration and a medical practitioner has recommended a supervised exercise regimen to treat a specific disease or injury (i.e. obesity or knee injury)

**Physician retainer fee****Prescription drug discount program fees****Rogaine**

May be eligible if for diagnosis of high blood pressure

**Rubbing alcohol**

May be eligible if used to treat a specific medical condition

**Special schools, educational**

Expenses for mentally impaired or physically disabled individual qualify IF purpose of using the school is to relieve disability.

**Special schools, residential**

May be eligible if for treatment of behavioral, emotional and addictive conditions IF primary purpose of the program is medical care

**Sperm, storage fees**

May be eligible only if for temporary storage and use for immediate conception

**Stem cell, harvesting and/or storage**

May be eligible if being used to treat a specific and imminent medical condition. "Just-in-case" storage NOT eligible

**Student health fee****Sunglasses**

Prescription sunglasses only are eligible

**Sunscreen with SPF 30 or greater**

May be eligible with the SPF details clearly stated on the receipt by a third party ( e.g. pharmacy)

**Swimming lessons****Tanning salons and equipment****Teeth whitening****Veneers****Vision discount programs**

**Vitamins**

May be eligible if used to treat a specific medical condition – but NOT for use to maintain general health