

Common Flex-Covered Expenses

Please Note: As of 1/1/11, over-the-counter (OTC) drugs are eligible *only* with a prescription.

Abortion. Legal abortions are covered.

Acne Medications. Generally yes. However, the cost of regular skin care (face creams, etc.) does not qualify. See OTC.

Acupuncture. If to treat a medical condition.

Adoption, Pre-Adoption Medical Expenses. Medical expenses incurred before an adoption is finalized qualify, if the child qualifies as your tax dependent when the services/items are provided.

Air Conditioner. Maybe. Must be recommended by a medical practitioner to treat a specific medical condition and be used primarily by the person who has the medical condition (pro rata if others benefit). If it is attached to a home- central air- only the amount spent that is more than the increased value to property will qualify.

Air Purifier/Humidifier. Maybe. See Air Conditioner.

Alcoholism Treatment. Amounts paid for in-patient treatment (including meals and lodging) qualify. Travel expenses associated with attending meetings of an AA group also qualify if attending due to a physician's advice that it is necessary to treat alcoholism.

Allergy Medicine. See OTC.

Allergy Treatment Products; Household Improvements for Allergies. Generally no, if the product would be owned even without allergies, such as a pillow or a vacuum cleaner. However, air purifier or water filter necessary to treat a specific medical condition qualifies pro rata.

Alternative Healers, Dietary Substitutes, and Drugs and Medicines. Maybe. Non-traditional healing treatments provided by professionals eligible if provided to treat a specific medical condition, but the IRS looks at these expenses very closely. Treatments must be legal. Expenses do not qualify if the remedy is a food or substitute for food that the person would normally consume in order to meet nutritional requirements.

Ambulance. Yes.

Analgesics. See OTC.

Antacids. See OTC.

Antihistamine. See OTC.

Anti-Itch Creams. See OTC.

Artificial Limbs and Teeth. Yes.

Aspirin. See OTC.

Automobile Modifications. If for physically handicapped persons. Expenses of operating a specially equipped car do not qualify.

Babysitting and Child Care. No. Babysitting, child care and nursing services for a healthy baby do not qualify. But see Dependent Care/Disabled Dependent Care.

Bactine. See OTC.

Bandages. Yes, if medicated. See OTC.

Behavioral Modification Programs. See Schools and Education, Residential and Schools and Education, Special.

Birth Control Pills. See Contraceptives, OTC.

Birthing Classes. Restricted. See Lamaze Classes.

Blood Pressure Monitoring Devices. See Diagnostic Items/Services and Screening Tests.

Blood Sugar Test Kit and Test Strips. See Diagnostic Items/Services and Screening Tests.

Body Scan. Body scans employing MRIs and similar technologies are diagnostic services. See Diagnostic Items/Services and Screening Tests.

Braille Books and Magazines. If for a visually impaired person. But only amounts above the cost of regular printed material will qualify.

Breast Pumps. Yes.

Breast Reconstruction Surgery. If surgery was done following a mastectomy for cancer.

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Capital Expenses. Improvements or special equipment added to a home (ramp/elevator) or car qualify if the primary purpose of the expenditure is medical care. How much of the expense qualifies depends on extent to which expense permanently improves property and whether others benefit (pro rata rule).

Car Modifications. If for physically handicapped.

Carpal Tunnel Wrist Supports. Yes.

Chelation Therapy. Restrictions apply. If used to treat a medical condition (i.e. lead poisoning.)

Childbirth Classes. See Lamaze Classes.

Chinese Herbal Practitioner and Herbal Treatments. See Alternative Healers, Dietary Substitutes, and OTC.

Chiropractors. Yes.

Chondroitin. If used primarily for medical care (i.e. treating arthritis.)

Christian Science Practitioners. Restrictions Apply. Fees paid to Christian Science practitioners for medical care qualify; fees for other purposes do not.

Circumcision. Yes.

Club Dues and Fees. See Health Club Fees.

Co-Insurance and Deductibles Amounts. Yes, if the underlying service/item qualifies.

Cold Medicine. See OTC.

Cold/Hot Packs. If for medical condition.

Condoms. See Contraceptives.

Contact Lenses, Materials, and Equipment. Yes, if prescription lenses.

Contraceptives. Yes.

Controlled Substances in Violation of Federal Law. No. If substance violates federal law (i.e. Controlled Substances Act), expense not allowed even if state law allows use with a physician's prescription (for example, marijuana or laetrile).

Cosmetic Procedures. If used to ameliorate a congenital abnormality or as a result of accident or disease

Cosmetics. No.

Cough Suppressants. See OTC.

Counseling. Only if medical, no marriage counseling.

Crutches. Yes, whether purchased or rented.

Dancing Lessons. Restrictions apply. Only if recommended to treat specific medical condition (part of rehab program after surgery).

Deductibles. See Co-insurance and Deductibles Amount.

Dental Implants. Only if primary purpose is to treat/correct existing dental condition that meaningfully promotes the proper function of the body and/or is not for cosmetic reasons).

Dental Night Guards. Yes.

Dental Treatment. Restrictions apply. No teeth whitening. When an orthodontic treatment plan is paid up front at the time of the first visit, we will allow the entire amount.

Dentures and Denture Adhesives. Yes.

Dependent Care Expenses. Only covered for disabled individual.

Diabetic Supplies. See Blood Sugar Test Kits and Test Strips, Glucose Monitoring Equipment, and Insulin.

Diagnostic Items/Services. Yes.

Diaper Rash Ointments and Creams. See OTC.

Diapers or Diaper Service. Maybe. Regular diapers/diaper services do not qualify. Diapers/ diaper services used to relieve the effects of a medical condition qualify (i.e. diapers used by adults for urinary incontinence).

Diarrhea Medicine. Yes.

Dietary Supplements. Maybe. If to treat a specific medical condition. Not allowed if for general health.

Diet Foods. No, even if to treat obesity.

Dietician. Maybe. If treatment relates to a specific diagnosed condition. Letter of medical necessity is required.

Disabled Dependent Care Expenses. Maybe. If expenses are for medical care of disabled dependent (can't be used for health FSA and dependent care tax credit).

DNA Collection and Storage. Maybe. Temporary storage qualifies if DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition.

Drug Addiction Treatment. Yes.

Drug Overdose Treatment. Yes.

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Drugs and Medicines that May be Purchased Only by Prescription for Medical Purpose. OTC Medications: Primarily for medical care only, not general health. *Must* be accompanied by prescription.

Dual Purpose Expenses. Covered only if evidence that purpose is primarily treatment of medical condition

Dyslexia. Yes.

Ear Plugs. Restricted. If prescribed by MD for medical condition (i.e. protect implanted ear tubes).

Egg Donor Fees. See Fertility Treatments; Sperm, Storage Fees; Surrogate Expenses. If for egg donor fee, agency fee, egg donor medical and psych, testing, and legal fees for preparation of egg donor contract.

Eggs and Embryos, Storage Fees. Restricted. Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception aren't considered medical care.

Electrolysis or Hair Removal. Only if congenital abnormality or disease.

Elevator. Restricted. Installing an elevator upon the advice of a physician is covered to the extent of the amount in excess of value enhancement to the property.

Exercise Equipment/ Programs. Restricted. Only if required to treat an illness (such as obesity) diagnosed by an MD. Purpose must be to treat specific disease not promote general health.

Eye Drops. Yes. See OTC.

Eye Examination, Glasses, Equipment and Materials. Yes.

Feminine Hygiene Products (tampons, etc.). Maybe. Only if medical practitioner recommends product to alleviate specific medical condition (i.e. menstrual pain relievers/incontinence supplies).

Fertility Treatments. Yes, to the extent that procedures are intended to overcome an inability to have children. But expenses paid for in vitro surrogate do not qualify. When the treatments are paid for up front at the time of the first visit all expenses are reimbursed at once.

Fiber Supplements. Maybe. Only if used to treat diagnosed medical condition (i.e. irritable bowel syndrome) until the condition is alleviated.

First Aid Cream. See OTC.

First Aid Kits. Yes, unless they contain OTC medicine.

Fitness Programs. See Exercise Equipment or Programs.

Flu Shots. Immunizations to prevent disease will qualify, even though no medical condition has been diagnosed.

Foods. See Special Foods, Meals, Alternative Healers, Dietary Substitutes, and OTC.

Gambling Problem, Treatment. If diagnosed as disease.

Genetic Testing. Not unless to test for genetic defects.

Glucosamine. If to treat medical condition

Glucose Monitoring Equipment. Yes.

Guide Dog. Only if for aide animal.

Hair Colorants. No.

Hair Removal and Transplants. Only if to treat genetic defect, accident, or disease.

Hand Lotion. Only if for medical purpose. See OTC.

Health Club Fees. Only if to treat diagnosed condition until condition resolved.

Hearing Aids. Yes, including batteries and maintenance.

Heating Pads. If recommended by a physician.

Hemorrhoid Treatments. Yes. See OTC.

Herbs. Only if recommended by medical practitioner to treat specific issue.

HMO Premiums. No, health FSA only.

Holistic or Natural Healers, Dietary Substitutes, and Drugs and Medicines. Maybe. See Alternative Healers, Dietary Substitutes, and OTC.

Home Care. Only amount paid for medical care.

Home Improvements (such as exit ramps, widening doorways, etc.). Maybe. If done to accommodate a disability. If improvement is permanent and increases value of property, expense qualifies only to extent that improvement cost exceeds the increase in property value.

Hormone Replacement Therapy (HRT). If primarily for medical care.

Hospital Services. Yes.

Illegal Operations and Treatments. No.

Immunizations. Immunizations to prevent disease qualify even if no medical condition has been diagnosed.

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Incontinence Supplies. Only if used to treat disease (incontinence). See OTC.

Infertility Treatments. See Fertility Treatment.

Insect Bite Creams and Ointments. Yes. See OTC.

Insulin and Insulin Equipment. Yes.

IVF (In Vitro Fertilization). See Fertility Treatment

Lab Fees. Yes, if part of medical care.

Lactation Consultant. Maybe. Only if woman is having lactation problems and cannot breast feed child, then expense of a lactation consultant helping to overcome dysfunction would qualify.

Lamaze Classes. Maybe. Only expenses relating to birth, not child bearing. Expenses for coach or significant other do not qualify.

Language Training if for Dyslexia or Disability. Yes.

Laser Eye Surgery (including Lasik & Radial Keratotomy). Yes.

Laxatives. Yes. See OTC.

Learning Disability, Instructional Fees. Yes.

Legal Fees, General. Only if necessary to receive medical care.

Legal Fees in Connection with Fertility Treatments. Only if necessary to receive medical care

Liquid Adhesive for Small Cuts. Yes.

Lodging at a Hospital/Similar Institution. Yes.

Lodging *Not* at a Hospital/Similar Institution. Restricted. Yes, up to \$50 per night if the following conditions are met: (1) the lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 qualifies (\$50 for each person).

Lodging of a Companion. Restricted. Yes, if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital are also met. For example, if a partner is traveling with a sick child, up to \$100 per night (\$50 for each person will qualify. See Lodging Not at a Hospital/Similar Institution.

Massage Therapy. Only if to treat specific medical condition.

Mastectomy-Related Special Bras. If recommended by doctor for mental health.

Mattresses. Only if prescribed by doctor for specific medical condition.

Meals at a Hospital/Similar Institution. Yes, if incidental to medical care.

Medical Alert Bracelet or Necklace. Yes, if recommended by a medical practitioner in connection with treating a medical condition.

Medical Conference Admission, Transportation, Meals, etc. Restricted. Yes. Expenses for admission/ transportation to conference qualify if related to chronic disease suffered by you, spouse, or your dependent, and if conference is primarily for person in need of medical care. Includes transportation expenses to the conference location, plus local transportation to the conference. Most of the time at conference must be spent attending sessions. Expenses of meals and lodging do not qualify.

Medical Information Transfer/Provision/Storage Charges. Yes.

Medical Services. Yes.

Menstrual Pain Relievers. Yes. See OTC.

Mentally Handicapped, Special Home for. If not a relative's home and on a psychiatrist's recommendation to help person adjust from life in a mental hospital to community living.

Motion Sickness Pills. See OTC.

Mouthwash. Only if recommended to treat gingivitis or other medical condition. See OTC.

Nasal Strips or Sprays. Restricted. Only nasal sprays or strips used to treat sinus problems or sleep apnea qualify. See OTC.

Naturopathic Healers. See Alternative Healers.

Nicotine Gum or Patches. Yes, if to treat addiction.

Non-Prescription Drugs and Medicines. See OTC.

Norplant Insertion or Removal. Yes.

Nursing Services. Yes, wages, taxes, and other fees paid for nursing services (including extra costs for nurses' room and board) qualify, (in home or facility). Attendant doesn't have to be a nurse, so long as services are the kind generally performed by a nurse (i.e. services connected with caring for patient's condition--giving medication or changing dressings, as well as bathing and grooming.) But, if the person providing nursing services also provides household and personal services, those amounts are not eligible.

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Nutritionist's Professional Expenses. Only if to treat specific medical condition.

Nutritional Supplements. See Dietary Supplements.

Obstetrical Expenses. Yes.

Occlusal Guard to Prevent Teeth Grinding. Yes.

Operations/Surgery. If legal and not for cosmetic reasons.

Optometrist. Yes.

Organ Donors. See Transplants.

Orthodontia. Yes.

Orthopedic Shoes and Inserts. Yes.

Osteopath Fees. Yes.

Over-the-Counter (OTC) Medicines. Primarily for medical care only, not general health. *Must* be accompanied by prescription.

Ovulation Monitor. Yes.

Oxygen and Equipment. If for medical purpose.

Personal Trainer Fees. If recommended by physician to treat specific condition.

Physical Exams. Yes.

Physical Therapy. Yes.

Pregnancy Test Kits. Yes.

Prenatal Vitamins. If taken during pregnancy.

Prescription Drug Discount Programs. No.

Preventive Care Screenings. Yes.

Propecia. Only if to treat congenital defect, injury accident, or disease. See OTC.

Prosthesis. See Artificial Limbs and Teeth.

Psychiatric Care. If for diagnosis or medical treatment.

Psychoanalysis. If for diagnosis or medical treatment.

Psychologist. If for diagnosis or medical treatment.

Reading Glasses. Yes.

Retin-A. Only to treat medical condition such as acne. See OTC.

Rogaine. Only if to treat congenital defect, injury accident, or disease. See OTC.

Rubbing Alcohol. If for medical purpose.

Safety Glasses. Yes.

Schools and Education, Residential. Limited. Fees to a residential school or program to treat behavioral, emotional, and/or addictive conditions qualify if primary purpose of program is medical care. Educational services can be incidental but not a primary component. If student is simply to benefit from courses and disciplinary methods, the expenses won't qualify.

Schools and Education, Special. Limited. School fees for mentally impaired/physically disabled qualify if the main reason for schooling is relief of disability (i.e. teaching Braille to visually impaired; teaching lip reading to hearing impaired; and giving remedial language training to correct a condition, caused by a birth defect.) Meals, lodging, and ordinary education are only covered if child is at school primarily for relieving disability.

Screening Tests. Yes.

Seeing-Eye Dog. See Guide Dog.

Shipping and Handling Fees. Yes, for covered items.

Sleep Deprivation Treatment. If under the care of a medical practitioner.

Smoking Cessation Programs. Yes.

Special Foods (such as foods needed for a gluten-free or salt-free diet). Limited. Yes, if prescribed by medical practitioner for specific illness and foods do not substitute for normal nutritional requirements. Reimbursement is limited to the difference between the cost of the special food and the cost of commonly available versions of the same food.

Spermicidal Foam. Yes.

Sperm, Storage Fees. See Fertility.

St. John's Wort. If to treat specific condition. See OTC.

Stem Cell, Harvesting and/or Storage of. See DNA Collection and Storage.

Sterilization Procedures. Yes.

Sunglasses. Only if prescription.

Sunburn Creams and Ointments (not just regular skin moisturizers). Yes. See OTC.

Sunscreen with High SPF. Yes, Sunscreen with high SPF (e.g., 45) generally is used to prevent a sunburn and would qualify as medical care. Sunscreen would also qualify if used by a person who has or has had skin cancer or another diagnosed skin disease that is affected by sun exposure. Items like face lotion that contain a small sunscreen component do not qualify, nor do suntan lotions. See OTC.

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Supplies to Treat Medical Condition. Yes.

Surgery. See Operations.

Surrogate Expenses. See Fertility.

Swimming Lessons. Only if necessary for physical therapy.

Tanning Salons and Equipment. No.

Taxes on Medical Services and Products. Yes, if covered item.

Teeth Whitening. Only for tooth damaged by disease, defect, or injury.

Telephone for Hearing-Impaired Persons. Yes.

Therapy. Only if for medical care, no marriage therapy.

Thermometers. Yes, if for medical uses.

Throat Lozenges. Yes. See OTC.

Toothache and Teething Pain Relievers. Yes. See OTC.

Toothpaste. No.

Transplants. Includes surgical, hospital and laboratory services and transportation expenses for organ donors.

Transportation Costs of Disabled Individual Commuting to and from Work. No.

Transportation Expenses for Person to Receive Medical Care. Yes, if the expenses are primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane, ferry fares, and ambulance services. Parking fees and tolls can also qualify.

Transportation of Someone Other than the Person Receiving Medical Care. Transportation expenses of the following qualify: (1) parent who must go with child who needs medical care; (2) nurse/ person who gives injections, medications, or other treatment required by patient who is traveling to get medical care and is unable to travel alone; and (3) individual who travels to visit mentally ill dependent, if such visits are recommended as part of treatment.

Tuition Evidencing Separate Breakdown for Medical Expenses. Yes, for medical portion.

Tuition for Special Needs Program. If purpose is primarily treatment.

Ultrasound, Prenatal. If for diagnosis/treatment.

Umbilical Cord, Freezing and Storing of. Perhaps. See DNA Collection and Storage.

Usual and Customary Charges, Excess. If for eligible expense.

Vaccines. Yes.

Varicose Veins, Treatment of. Generally, no. Only if for medical purpose.

Vasectomy. Yes.

Vasectomy Reversal. Yes.

Veneers. Only if necessary to treat congenital defect, disease or injury.

Veterinary Fees. Only if for aide animal.

Viagra. Yes.

Visine or Other Such Eye Drops. Yes. See OTC.

Vision Correction Procedures. Yes.

Vision Discount Programs. No.

Vitamins. Only to treat specific medical condition, not for general health. See OTC.

Walkers. Yes, if medically necessary.

Warranties for Eligible Medical Devices/Equipment. Yes.

Wart Remover Treatments. Only if for medical purpose.

Weight-Loss Programs and/or Drugs Prescribed to Induce Weight Loss. Only if recommended to treat disease (i.e. obesity.)

Wheelchair. Yes, if medically necessary.

Wigs. Only if recommended for mental health following disease or treatment (i.e. chemo).

X-Ray Fees. Yes.

YMCA Day Camp. Generally no. However, if a camp is a special program that is therapeutic and treats a specific disability, then the expense might qualify. To the extent attributable to a qualifying individual under a dependent care assistance program (DCAP), such expenses might be reimbursable under a DCAP if applicable rules are met. But the same expenses may not be reimbursed under a health FSA, HSA or DCAP; there is no "double-dipping" allowed.