

Eligible HRA Expenses



Sample Eligible HRA Expenses

Health Reimbursement Arrangement (HRA) funds can be used for eligible medical and prescription expenses. Examples of eligible items are listed below.

Medical Expenses – Doctor visits, hospital services, laboratory tests, and medical equipment are all considered eligible medical expenses. Examples include:

- Acupuncture
- Chiropractic care
- Flu shot
- Hearing aids
- Physical exam
- Physical therapy
- Psychiatric care
- Surgery
- Transportation for medical care
- Wheelchair

Prescription Expenses – All prescription expenses are eligible for purchase with your account.

Expenses that are NOT Eligible

The following expenses are not eligible:

- Cosmetic surgery
- Dental expenses
- Exercise equipment and fitness programs
- Funeral expenses
- Hair transplants
- Illegal operations and treatments
- Over-the-counter items
- Vision expenses



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Eligible FSA Expenses



Sample Eligible FSA Expenses

The following are eligible for tax-free purchase with your FSA funds.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Automobile modifications for physically handicapped person
- Birth control pills
- Blood pressure monitoring device
- Braille books & magazines (above the cost of regular printed material)
- Chiropractic care
- Christian Science practitioner
- Contact lenses & related materials
- Crutches
- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye examination
- Eye glasses & related materials
- Fertility treatment
- Flu shot
- Guide dog or other animal aide
- Hearing aids
- Hospital services
- Immunization
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical testing device
- Nursing services
- Obstetrical expenses
- Organ transplant
- Orthodontia (not for cosmetic reasons)
- Over-the-counter medications (see separate list for details)
- Oxygen
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program
- Surgery
- Transportation for medical care
- Weight loss program to treat obesity
- Wheelchair

Sample Expenses that are NOT Eligible for FSA Funds

These items are never eligible for tax-free purchase with FSA funds.

- Cosmetic surgery
- COBRA premiums
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Insurance premiums
- Long-term care premiums
- Maternity clothes
- Retiree medical insurance premiums
- Teeth whitening
- Vitamins



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Eligible FSA Over-the-Counter Expenses



Your FSA can also be used for some over-the-counter (OTC) medications.

Sample Eligible Over-the-Counter Expenses

These OTC items are eligible for purchase with your FSA funds.

- Acne medications
- Allergy prevention/treatments
- Anesthetic mouth gels and rinses
- Antacids and acid reducers
- Anti-itch creams
- Antiseptics
- Bandages and dressings
- Cold and flu medicines
- Cold sore remedies
- Contact lens solutions
- Decongestants
- Eye drops
- Eye patches
- Oral pain relievers
- Pain and fever relievers
- Prenatal vitamins
- Reading glasses
- Sinus medications
- Smoking cessation products
- Sunburn creams/sun block
- Wart and corn removers



Sample Over-the-Counter Expenses that are NOT Eligible

These OTC items are never eligible for tax-free purchase with FSA funds.

- Cosmetics
- Denture supplies
- Deodorant
- Moisturizers and wrinkle creams
- Sun tan lotions
- Toothpaste, toothbrushes and mouth wash
- Tooth whitening products
- Vitamins taken to improve overall health



The "Maybe" List

These products have more than one purpose and may be eligible if prescribed by a doctor for a specific condition or disease.

- Fiber supplements
- Herbal supplements
- Orthopedic shoe inserts
- Snoring cessation aids
- Weight loss and dietary supplements

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Eligible Dependent Care Expenses



DCAP funds cover care costs for your eligible dependents while you are at work. Remember to use your funds by the end of your plan year; IRS rules require that you forfeit any money deposited in a DCAP account that is not spent.

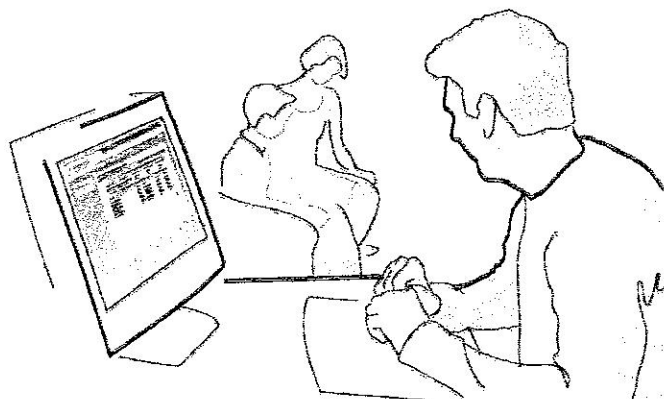
Dependent Care Expenses that CAN Be Reimbursed Through a DCAP

Please note: Expenses must be for dependent care provided during working hours.

- Before school or after school care (other than tuition expenses)
- Custodial care for dependent adults
- Licensed day care centers
- Nursery schools or pre-schools
- Placement fees for a dependent care provider, such as an au pair
- Care of an incapacitated adult who lives with you at least eight hours a day
- Child care at a day camp, nursery school, or by a private sitter
- Late pick-up fees
- Summer or holiday day camps

Dependent Care Expenses that CANNOT Be Reimbursed Through a DCAP

- Expenses for children 13 and older
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, sports lessons, field trips and entertainment
- Overnight camp expenses
- Registration fees
- Transportation expenses
- Care for dependent while sick employee stays home
- Late payment fees
- Payment for services not yet provided (payment in advance)
- Medical care



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