

ELIGIBLE OUT-OF-POCKET HEALTH CARE EXPENSES



- ◆ The total annual election for eligible health care expenses (less any previous reimbursements paid) is available when requested.
- ◆ Refer to the provisions in the Summary Plan Description Document for the maximum annual amount.
- ◆ To be reimbursed, you must fill in the Voucher Form completely and attach a paid receipt, a doctor's statement reflecting the amount you are responsible for, or an Explanation of Benefits Form from your Insurance Company. **We cannot accept cancelled checks or credit card receipts.**

- ◆ **Internal Revenue Service Publication 502** lists some of the eligible tax-free expenses. Some of the expenses listed in this publication, such as Long Term Care Insurance or other insurance premiums, cannot be paid through a Health Care Flexible Spending Account. A copy is available by calling the IRS at 1-800-829-3676 or *downloading from our website*. An **eligible expense** means any item that is approved as an expense under the Cafeteria Plan and for which you have not otherwise been reimbursed from insurance, or some other source. You or your dependents while participating in the plan and during the Plan Year must incur the expense. The date the expense is incurred is the date when the service is performed, not when it is paid. **The IRS definition of eligible medical care is: amounts paid for the diagnosis, cure, mitigation, treatment, or prevention of disease, and for treatments affecting any part or function of the body. The medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Drugs medicine, or treatments that just promote the general health of the body are not permitted.**

Below is a partial list of tax-free expenses eligible under the *FlexChoice125* Health Care Spending Account.

Only expenses NOT reimbursed by insurance can be claimed.

- Acupuncture
- Alcoholism treatment
- Ambulance service
- Birth control pills/contraceptives
- Braille books and magazines
- Car controls for the handicapped
- Chiropractic Care
- Contact lens/solutions/storage case
- Crutches
- Dental fees
- Dental implants
- Diagnostic tests
- Drug addiction treatment
- Doctor examinations
- Drugs-Prescribed or over-the-counter
- Experimental medical treatment
- Eyeglasses
- Guide dog
- Hearing aids and exams
- Hearing treatment
- Hospital services
- In-patient therapy
- Injections
- In vitro fertilization
- Lab fees
- Learning disability tuition
- Nursing service
- Optometrist fees
- Orthodontia treatment
- Orthopedic shoes/insoles
- Oxygen
- Psychoanalysis
- Radial keratotomy
- Special schools (handicapped)
- Surgery
- Telephone (deaf)
- Transplants (organs)
- Transportation **
- Vitamins (medically prescribed)
- X-rays

SOME ITEMS NOT COVERED AS UNREIMBURSED MEDICAL EXPENSES:

INSURANCE PREMIUMS, MASSAGE THERAPY (unless treatment of a medical condition or injury), HAIR TRANSPLANTS, ELECTROLYSIS, COSMETIC SURGERY (MEDICAL AND DENTAL-- (bleaching and bonding), WEIGHT LOSS PROGRAMS/HEALTH CLUBS (unless treatment for a medical condition including obesity), MARRIAGE COUNSELING, DANCING & SWIMMING LESSONS, DIAPER SERVICES, and VITAMINS or DIETARY SUPPLEMENTS for general health.

SOME APPROVED PROVIDERS:

THE FOLLOWING ARE APPROVED PROVIDERS AS DEFINED BY THE IRS:
PHYSICIANS, DENTISTS, CHIROPRACTORS, CHRISTIAN SCIENCE PRACTITIONERS,
OPTOMETRISTS, OSTEOPATHS, AND PSYCHOLOGISTS.
FOR A COMPLETE LIST, VISIT OUR WEBSITE FOR A LINK TO THE IRS WEBSITE.

Pacific Benefit Consultants: Accepted Over-The-Counter Items*

Antiseptics

Antiseptic wash or ointment for cuts or scrapes
Benzocaine swabs
Boric Acid powder
First aid wipes/kit
Hydrogen Peroxide
Iodine tincture
Rubbing Alcohol
Sublimed Sulfur powder (Goldbond)

Asthma Medications

Bronchodilator/Expectorant tablets
Bronchial asthma inhalers

Cold/Flu/Allergy Medications

Allergy medications
Cold/Cough relief syrup/tablets/drops
Flu relief tablets or liquid
Medicated chest rub
Nasal decongestant inhaler
Nasal decongestant spray or drops
Nasal strips to improve congestion
Sinus & allergy homeopathic
Sinus medications
Vapor patch cough suppressant

Diabetes

Diabetic lancets
Diabetic supplies/test strips
Glucose meters

Ear Care

Airplane ear protection
Ear drops/wax remover/water drying aid

Eye Care

Contact lens solutions/storage case
Eye drops
Eye Patch
Reading glasses

Health Aids

Antifungal treatments
Band aids
Braces: Arm/Leg
Cold/hot compresses; heating pads
Crutches/walkers/wheelchairs
Diuretics/water pills
Fluoride Mouth Rinse
Gauze/tape/gloves/masks
Hand Sanitizer (Germ-X/Nexcare/Purell)
Hemorrhoid relief
Incontinence supplies (adult diapers)
Lice control
Motion sickness tablets
Pill cases/splitters
Respiratory stimulant ammonia
Sleeping aids
Smoking cessation: meds/ patches/gum
Thermometers

Pain Relief

Arthritis pain reliever
Bunion/blister treatments
Insoles
Oral care/teething (Anbesol/Orajel)
Pain relievers, aspirin/non-aspirin including creams, gels, ointments

Personal Test Kits

Blood Pressure Meter
Cholesterol tests
Colorectal cancer screening tests
Home drug tests

Pregnancy/Birth Control

Contraceptives/condoms/spermicides
Maternity girdles/elastic hosiery
Ovulation indicators
Pregnancy tests

Skin Care

Acne medications
Anti-itch lotion
Bunion/blister treatments
Cold sore/fever blister medications
Corn/callus removal medications
Diaper rash ointment
Eczema cream
Medicated bath products
Sun Screen Products (SPF 30 & up)
Wart removal medications

Stomach Care

Acid reducers
Antacid gum/liquid/tablets
Anti-diarrhea medications
Gas prevent food enzyme dietary supp.
Gas relief drops for infants/children
Heartburn treatment
Laxatives
Parasite/Pinworm treatment
Upset stomach medications

Not Acceptable*

Aromatherapy
Baby bottles and cups
Baby oil
Baby wipes
Cosmetics/makeup
Cosmetic Surgery
Cotton swabs
Dental floss
Deodorants
Facial care
Feminine care
Fragrances
Hair regrowth
Low "carb" foods
Low calorie foods
Lubricants
Oral care
Petroleum jelly
Spa salts
Sun tanning products
Tooth brushes

Dual use - requires doctor letter*

Foot spa
Herbs
Humidifier/Vaporizer
Massagers
Medicated Shampoo/Conditioner
Minerals
Multivitamins
Special supplements
Vitamins
Weight loss pills

Not a complete list

Check with your Pacific Benefits Administrator
