

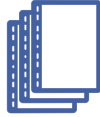
Medical FSA/HRA/HSA Eligible Expenses Documentation

The following list is designed to help verify whether an expense is eligible for reimbursement under your Health Care Flexible Spending Account (FSA), Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA), and if any additional documentation or verification is needed in order to qualify. Please refer to the key below for specific details about required documentation. Eligible expenses must be primarily for medical care and not for personal, general health or cosmetic purposes. If you have additional questions, please contact FBMC Customer Service at 1-800-342-8017 or visit www.myFBMC.com. Please note that this is only a partial list.

DOCUMENTATION KEY



COMPLETED CLAIM FORM



INVOICE, STATEMENT OR BILL



LETTER OF MEDICAL NEED



PERSONAL USE STATEMENT



CAPITAL EXPENDITURE WORKSHEET

All documentation must have name of the patient, name of the service provider, date of service, type of service, prescription and/or Over-the-Counter (OTC) name and total dollar amount of service.

EXPENSE CATEGORY	QUALIFYING EXPENSE?	DOCUMENTATION NEEDED	EXPLANATION/RULE
Acne Treatment	Potentially		Acne is considered a disease, which means the cost of authorized medical treatment qualifies. When the expense has both medical and cosmetic purposes, a letter of medical need is required from a physician.
Acupuncture	Yes		
Addiction Treatment (Alcohol & Drug Only)	Yes		Must be an in-patient alcohol/drug treatment, which would include meals and lodging, at a therapeutic center.
Allergy Treatment	Yes		Only if the expense (such as pillow, vacuum cleaner, filters or medicine) is verified by a medical practitioner.
Alternative Health Care (healers, dietary substitutes, drugs/medicines)	Potentially		Treatments must be legal and treat a specific medical condition. Closely scrutinized by the IRS.
Air Purifier OTC	Potentially		A medical practitioner recommending the item to treat a specific medical condition (such as a severe allergy) is required. See Capital Expenditures .
Ambulance	Yes		
Analgesics OTC Antacids Antibiotic ointments Antihistamines Anti-itch creams	Yes		Examples: Maalox, Prilosec OTC, Zantac, Advil, Aspirin, Tylenol, Bacitracin, Neosporin, Benadryl, Claritin, Benadryl, Cortaid, Ivarest.

































Completed Claim Form





























Invoice, Statement or Bill






































Letter of Medical Need





























Personal Use Statement

Capital Expenditure Worksheet

EXPENSE CATEGORY	QUALIFYING EXPENSE?	DOCUMENTATION NEEDED	EXPLANATION/RULE
Artificial limbs (Prosthesis)	Yes	 	
Asthma Treatments	Yes	 	
Baby Sitting/Child Care	Not a qualifying expense		Baby-sitting, child care and nursing services for a normal, healthy baby do not qualify as medical care.
Bandages OTC Elastic & Band-Aids	Yes	 	Includes traditional bandages as well as liquid adhesive bandages.
Birth Control	Yes	 	Examples: Birth control pills, condoms and “Morning-after” contraceptive pills, etc.
Birthing/Lamaze Class	Potentially	  	Expense for the mother only and if the expense relates to birth and not child rearing. Expenses for coach or significant other do not apply.
Body Scans	Yes	 	Examples: MRI and similar technologies.
Braille Reading Material	Yes	 	
Breast Pumps OTC	Potentially	  	Must be primarily for medical care and not for convenience.
Capital Expenditures	Potentially	    	Improvements or special equipment added to a home (for example, an elevator or inclinator) or other capital expenditures (such as automobile modifications for a physically handicapped person) may qualify if the primary purpose of the expenditure is medical care for you (or your spouse or dependent). Actual amount of qualification depends on the extent to which the expense permanently improves the property and whether others besides the person with the medical condition will benefit.
Carpal tunnel wrist supports	Yes	 	
Cosmetics/Toiletries OTC	Not a qualifying expense		Examples: skin moisturizers, perfumes, lipsticks, fingernail polishes, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants.
Cosmetic Surgery	Not a qualifying expense		Most cosmetic procedures do not qualify.
Dental	Yes	 	Examples: X-rays, fillings, braces, extractions and dentures. NOTE: Teeth whitening is not a qualifying expense.
Diabetic Supplies OTC	Yes	 	Examples: blood-sugar test kits/test strips, glucose monitoring equipment and insulin.
Dietary Supplements OTC	Potentially	  	Must be primarily for medical care and treat a specific medical condition. Does not qualify if used for general health benefits.

EXPENSE CATEGORY	QUALIFYING EXPENSE?	DOCUMENTATION NEEDED	EXPLANATION/RULE
Electrolysis or hair removal	Not a qualifying expense		
Exercise Equipment/Programs	Potentially	    	Only if used to treat an illness diagnosed by a licensed physician.
Eye Care	Yes	 	Examples: Examinations, eyeglasses, contact lenses and LASIK surgery.
Expectorants OTC Eye drops	Yes	 	Examples: Comtrex, Robitussin, Visine
Face creams OTC Face lifts Feminine hygiene products	Not a qualifying expense		See Cosmetics/Toiletries and Cosmetic Surgery .
Fertility Treatments	Yes	  	Only if the procedures are designed and intended to overcome the inability to bear children. Examples: In vitro fertilization, surgery, injections and treatments.
Fitness Club Membership Fees	Not a qualifying expense		
Funeral and Burial Expenses	Not a qualifying expense		
Gambling Addiction	Potentially	  	Diagnosis by a medical professional is required.
Guide Dog (Animal Aide)	Yes	 	Qualifying expenses include purchase, training, care and veterinary fees.
Hair colorants OTC Hair removal and transplants Hand lotion	Not a qualifying expense		Such expenses generally won't qualify. Considered Cosmetics/Toiletries .
Hearing Aids OTC	Yes	 	
Hormone Replacement Therapy	Potentially	  	May qualify if it is a necessary medical treatment (Example: Menopause).
Hospital Services	Yes	 	Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution qualify if the main reason for being there is to receive medical care.
Immunizations	Yes	 	Immunizations to prevent disease (such as tetanus, flu shots and well-baby shots) will qualify, even if no medical condition has been diagnosed.
Late fees (e.g., for late payment of bills for medical services)	Not a qualifying expense		Such fees would not be for medical care.
Laxatives OTC Liquid adhesive for small cuts	Yes	 	Examples: Ex-Lax, Band-Aid Liquid Bandage

EXPENSE CATEGORY	QUALIFYING EXPENSE?	DOCUMENTATION NEEDED	EXPLANATION/RULE
Learning Disability Treatment/ Instructional Fees	Yes	  	Must be prescribed by a licensed physician.
Lodging/Transportation/Meals at Hospital or Treatment Center	Potentially	  	May qualify if the lodging is required for medical care.
Lodging/Meals Outside of Hospital or Treatment Center	Potentially	  	Up to \$50 per night will qualify if these 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; (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 may qualify (\$50 for each person).
Lodging/Transportation/Meals for a Companion	Potentially	  	Will qualify if accompanying a patient for medical reasons and all of the conditions described under Lodging Outside of Hospital are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify.
Long-Term Care Services	Not a qualifying expense		
Massage Therapy	Potentially	  	May qualify if it is recommended by a license physician for the treatment of a specific medical condition.
Mattresses	Potentially	   	In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition.
Medical Alert Bracelet/Necklace	Yes	 	
Medical Monitoring/Testing Devices	Yes	 	Examples: blood pressure monitor, syringes, glucose kits, etc.
Medical Records Charge	Yes	 	
Obstetrical Expenses	Yes	 	
Orthodontia Treatment	Yes	 	
Over-the-Counter (OTC) Items	Potentially	  	If primarily for medical care and not for personal, general health or cosmetic purposes. Please see the OTC listing at www.myFBMC.com .
Physical Exams	Yes	 	
Physical Therapy	Yes	  	
Premiums (Health or Insurance)	Not a qualifying expense		

EXPENSE CATEGORY	QUALIFYING EXPENSE?	DOCUMENTATION NEEDED	EXPLANATION/RULE
Reading Glasses OTC Rubbing Alcohol	Yes	 	
Screening Tests	Yes	 	Will qualify if used for medical diagnosis.
Shampoos OTC Shaving cream or lotion	Not a qualifying expense		Generally won't qualify. See Cosmetics/ Toiletries .
Smoking Cessation Medications/ Treatments	Yes	 	Prescribed and OTC drugs, as well as cessation programs.
Stem Cell Harvesting/Storage	Potentially	  	May qualify if intended to treat a specific and immediate medical condition.
Sterilization	Yes	 	
Sunburn creams and ointments OTC Sunscreen with high SPF	Yes	 	Sunburn creams and ointments will qualify if used to treat a sunburn (and not as regular skin moisturizers).
Surgery	Yes	 	Will qualify as long as the surgery is required and not for cosmetic purposes.
Thermometers OTC Throat lozenges Toothache and teething pain relievers	Yes	 	Will qualify if intended to treat a specific and immediate medical condition. Examples: Cepacol, Chloraseptic, Orajel.
Therapy/Counseling (Psychiatric/Psychological)	Yes	 	Includes the cost of supporting mentally ill dependent at a special center that provides medical care.
Transportation costs of disabled individual commuting to and from work	Not a qualifying expense		A disabled individual's commuting costs to and from work are personal expenses and not expenses for medical care.
Transportation expenses for person to receive medical care	Yes	 	Will qualify if the expenses are primarily for and essential to medical care. These include car and public transportation expenses, as well as ambulance services. Parking fees and tolls can also qualify.
Transplants	Yes	 	This includes surgical procedures, hospital and lab services, as well as transport.
Viagra	Yes	 	If prescribed by a licensed physician.
Vitamins OTC	Potentially	  	Under narrow circumstances, vitamins might qualify if recommended by a medical practitioner for a specific medical condition.











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Weight-Loss Programs	Potentially	  	If prescribed by a licensed physician to treat a medical condition.
Wheelchair/Walkers	Yes	 	
Wigs	Potentially	  	If prescribed by a licensed physician for the mental health of a patient.
X-ray Fees	Yes	 	Will qualify if the X-rays are performed for medical reasons.

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Premier Benefits Solutions

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