CONSOCIATE HEALTH

FSA Eligible & Ineligible Expenses

Eligible Expenses

Medical/Prescriptions

- Acupuncture
  - *if to treat a medical condition*
- Ambulance Expenses
- Artificial Limbs/Prosthetics
- Birth Control
  - *plan B*
- Breast Reconstruction Surgery
  - *following a mastectomy to ameliorate a deformity related to a disease*
- Chiropractors
- Copays, Coinsurance & Deductibles
  - *expenses in excess of an insurance plan's usual, customary and reasonable charges*
- Cosmetic Implants
  - *eligible if primary purpose is to treat or correct an existing condition that meaningfully promotes the proper function of the body and/or is not solely for cosmetic reasons*
- Cosmetic Surgery
  - *if medically necessary to correct a congenital abnormality, disfiguring disease or corrective surgery resulting from personal injury from an accident or trauma*
- Diagnostic Services
  - *for medical purposes*
- Hospital Services
  - *inpatient care including amounts paid for lodging and meals*
- Laboratory Fees
- Medical Services
  - *must be legal and prescribed by a physician*
- Norplant Insertion or Removal
- Obstetrical/Gynecological Expenses
- Operations/Surgery
- Physical Exams
- Physical Therapy
- Prescription Drugs
  - *as prescribed by a physician*
- Vaccines
- Vasectomy/Sterilization/Vasectomy Reversal
- Viagra
- X-Ray Fees

Dental

- Artificial Teeth
- Copays, Coinsurance & Deductibles
  - *expenses in excess of an insurance plan's usual, customary reasonable charges*
- Dental Implants
  - *eligible if primary purpose is to treat or correct an existing dental condition that meaningfully promotes the proper function of the body and/or is not for cosmetic reasons*
- Dental Treatment
  - *including fees for x-rays, fillings, braces, extractions, dentures and fluoride, etc*
- Occlusal Guards to prevent teeth grinding
- Orthodontia
  - *including fees associated with maintenance work and Invisalign/invisible braces*

Vision

- Eye Exams
- Eyewear Repair Kits
- Contact Lenses/Lens Case
- Contact Solutions
- Prescription Glasses/Glasses Cases
  - *excluding warranty and protection plans*
- Lasik Eye Surgery
- Frames and Prescription Sunglasses
- Reading Glasses

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Eligible Expenses Continued

Pregnancy / Fertility

- Adoption
  - *medical expenses incurred before adoption is finalized*
- Baby Breathing Monitors
- Breast Pump/Supplies
  - *including milk storage bags*
- Childbirth Classes/Breastfeeding Classes
  - *educational classes solely for instruction for child birth, i.e. Lamaze - not child rearing*
- Contraceptives
  - *may be over-the-counter, i.e., condoms, spermicidal foams*
- Copays, Coinsurance & Deductibles
  - *expenses associated with child birth in excess of an insurance plan's usual, customary reasonable charges*
- Fees for Long-Term Storage of Sperm or Embryo
  - *for immediate conception*
- Fertility Treatments
  - *including shots, treatment, surgery, GIFT, etc.*
- Infertility Treatments
- Ovulation Monitor
- Pre-Natal Vitamins
  - *letter of medical necessity*
- Pregnancy Test
  - *over-the-counter*

Therapy

- Alcoholism
  - *for inpatient treatment at a therapeutic center for alcohol addiction*
- Christian Science Practitioners
  - *for medical care*
- Counseling for Medical Reasons
  - *i.e. Psychiatrist, Psychologist, Licensed Clinical Professional Counselor,Clinical Social Worker, etc.*
- Drug Addiction
  - *for inpatient treatment at a therapeutic center for drug addiction*
- Neuropathic, Holistic, Alternative Treatment
  - *For medical care for the purpose of affecting any structure or function of the body*
- Psychiatric Care
- Psychoanalysis
- Psychologist/Psychiatrist
- Learning Disability
  - *amounts paid to specialist or teacher, prescribed by a physician, for a child who has severe learning disabilities caused by mental or physical impairments*
- Smoking Cessation Programs

Miscellaneous

- Administrative fee for Medical Records
- Automobile Modifications for Physically Handicapped Person
- Brail Books
- Guide Dog or Animal Aide
  - *including purchase, training, and care of animals used by vision-impaired or hearing-impaired person*
- Nursing Services
  - *including nurse's board, wages, or other nursing services – does not include nursing service for a healthy baby*
- ife Alert Emergency Medical Alert Bracelets
- Lodging Expenses
  - *amount paid for travel primarily for and essential to medical care up to $50.00 per night*
- Travel Expenses
  - *amounts paid for transportation primarily for, and essential to medical care – please see IRS website for allowable mileage rate*
- Weight Loss Programs/Drugs
  - *must be prescribed by a physician to treat a specific medical condition, i.e., heart disease, obesity, diabetes, etc.*
- Warranties
  - *for eligible medical devices/equipment*

Eligible Expenses Continued

Over-The-Counter Supplies

- Air Purifier/Humidifier
  - *as prescribed by a physician for a specific medical*
- Antiseptics
  - Benzocaine swabs
  - Boric acid powder
  - First aid wipes
  - Hydrogen peroxide
  - Iodine tincture
  - Sublimed sulfur powder
- Band-Aids, Bandages, Gauze Pads
- Blood Pressure Monitoring Devices
- Breast Pumps
- Breathalyzer
- Carpal Tunnel Wrist Supports
- Cast Covers
- Chapstick, Lip Balm
  - if SPF is 15+
- Crutches
- Compression Garments
- Contraceptives
  - *may be over-the-counter, i.e., condoms, spermicidal foams*
- COVID Tests
- CPAP Machine and Supplies
  - *including machine, cleaning products, headgear, nasal pillow and headgear*
- Diabetes
  - Diabetic lancets
  - Diabetic supplies
  - Diabetic test strips
  - Lucose meters
  - Glucose meters
- Disposable Face Masks
- Ear/Eye Care
  - Airplane ear protection
  - Ear Plugs - *as prescribed by a physician for a specific medical condition*
  - Hearing Aids
    - *including amounts paid for batteries and maintenance*
  - Homeopathic earache tablets
- Heating Pads, Cold/Hot Packs for Injuries*
- Incontinence Products
  - *i.e. Attends, Depends, GoodNites, Prevail, etc.*
- Insulin
- Health Aids
  - Adhesive
  - Cold or Hot Compresses
  - Denture adhesives
  - Elastic Bandages
  - Gauze & tape
  - Gloves & Masks
  - Incontinence supplies
  - Leg or Arm Braces
  - Medicated bandages
- Medical Monitoring and Testing Devices
  - *i.e., blood pressure monitor, syringes, glucose kit, ovulation monitor, etc.*
- Menstrual Care Products
  - Tampons
  - Pads
  - Liners
  - Cups
  - Sponges
  - or similar products used by individuals with respect to menstruation
- Orthopedic Shoes
  - *If accompanied by a physician's letter prescribing the item to treat an existing medical condition*
- Orthopedic Inserts
- Oxygen
  - *including amount paid for oxygen and equipment for breathing problems associated with a medical condition*
- Pain Relief
  - Bunion and blister treatments
- Personal Test Kits
  - Blood Pressure Meter
  - Cholesterol tests
  - Colorectal cancer screening tests
  - Home drug tests
  - Ovulation indicators
  - Pregnancy tests
  - Thermometers
- Saline Nasal Spray
- Skin Care
  - Bunion and blister treatments
- Smoking Cessation Supplies
- Sunscreen
  - if SPF is 15+
- Supplies to treat a Medical Condition
  - *i.e., bandages, gauze, batteries for hearing aids, etc. Supply must be purchased to treat a specific medical condition and not as a personal comfort item*
- Thermometers
- Vaporizer/Steam Inhaler
- Wheelchair
  - *including purchase and costs of operation and upkeep*

* Eligible only with a letter of medical necessity from physician.

CONSOCIATE HEALTH

FSA Eligible & Ineligible Expenses

Over-The-Counter Medications

- Asthma Medications
  - Bronchodilator/Expectorant tablets
  - Bronchial asthma inhalers
- Cold, Flu, & Allergy Medications
  - Allergy medications
  - Cold relief syrup
  - Cold relief tablets
  - Cough drops
  - Cough syrup
  - Flu relief tablets or liquid
  - Medicated chest rub
  - Nasal decongestant inhaler
  - Nasal decongestant spray or drops
  - Nasal strips to improve congestion
  - Sinus & allergy homeopathic nasal spray
  - Sinus medications
  - Vapor patch cough suppressant
- Ear/Eye Care
  - Ear drops for swimmers
  - Ear water-drying aid
  - Ear wax removal drops
  - Eye Drops
- Health Aids
  - Antifungal treatments
  - Hemorrhoid relief
  - Lice control
  - Motion sickness tablets
  - Respiratory stimulant ammonia
  - Sleeping Aids
- Muscle/Joint Pain Medications (i.e. BenGay, Tiger Balm)
- Nasal Sprays
- Non-Prescription Drugs & Medications (if used to treat an existing medical condition)
- Over-the-Counter Medicines
  - *(i.e., aspirin, cough medicine, etc.) used to treat an existing medical condition. Medications/supplies must be used/ consumed during your employer's plan year. Excessive amounts of OTC items may be deemed 'stockpiling' and therefore ineligible for reimbursement.*
- Pain Relief
  - Arthritis pain reliever
  - Itch relief
  - Orajel
  - Pain relievers, aspirin, and non aspirin
  - Throat pain medications
- Sinus Medications
- Skin Care
  - Acne Medications
  - Anti-itch lotion
  - Bunion and blister treatments
  - Cold sore and fever blister medications
  - Corn and callus removal medications
  - Diaper rash ointment
  - Eczema cream
  - Wart removal medications
- Smoking Cessation Medicines (such as nicotine patches, nicotine gums, etc.)
- Stomach Care
  - Acid reducers
  - Antacid gum
  - Antacid liquid
  - Antacid tablets
  - Anti-diarrhea medications
  - Gas relief drops for infants and children
  - Ipecac syrup
  - Laxatives
  - Pinworm treatment
  - Prilosec
  - Upset stomach medications
- Sunburn Ointment or Cream
  - *not just regular skin moisturizers*
- Visine or Other Such Eye Drops
- Wart Remover Treatments

Dual Use Over-The-Counter Supplies & Medications

Eligible only with a letter of medical necessity from physician.

- Diuretics and water pills
- Foot spa
- Gas prevention food enzyme dietary supplement
- Herbs/Essential Oils for Medical Care
- Massagers
- Medicated bath products
- Minerals
- Multivitamins
- Probiotics
- Rubbing Alcohol
- Special supplements
- Vitamins

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Ineligible Expenses

Cosmetic

- Botox Treatment
- Breast enhancement system
- Chapstick, Lip Balm
  - *if SPF is less than 15*
- Chemical Peel
- Collagen Injections
  - *for the purpose of improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease*
- Cosmetic Surgery
  - *for the purpose of improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease*
- Cosmetic Implants
  - *not eligible if the primary purpose is to improve the patient's appearance and/or if solely for cosmetic purposes*
- Cosmetics
  - *such as face creams, deodorants, hand lotions, etc.*
- Cotton Swabs
- Ear Piercing
- Electrolysis or Hair Removal
- Face Lifts
  - *unless medically necessary, see Eligible Cosmetic Surgery*
- Hair Transplant
- Hair Colorant
- Sclerotherapy, varicose veins treatment
- Teeth Whitening/Bleaching
  - *may be eligible if prescribed by a physician to treat a congenital abnormality, disfiguring disease, or treatment resulting from personal injury from an accident or trauma*
- Wigs
  - *may be eligible if prescribed by a physician for the mental health of a patient who has lost all of his or her hair due to disease or treatment*

Miscellaneous

- Aromatherapy
- CBD
- Exercise Equipment or Programs
  - *unless prescribed by a physician to treat a specific medical condition*
- Finance Charges
- Fitness Programs
- Health Club Dues
- Household Help
- Late Fees
- Legal Fees
- Low carb. Foods
- Low calorie foods
- Meals
  - *associated with travel for medical purposes*
- Pre-Payment of Medical/Dental/Vision Expenses
- Spa salts
- Sun tanning products
- Swimming Lessons
- Tanning Salons & Equipment
- Weight Loss Programs/Drugs
  - *for improvement of general health*
- Funeral Expenses
- Meals/Drinks/Shakes/Dietary Supplements associated with a weight loss program

Over-The-Counter Supplies

- Cosmetics & Toiletries
  - *such as face creams, deodorants, hand lotions, conditioners, toothpaste, etc.*
- Kleenex, Tissues

Ineligible Expenses Continued

Personal Hygiene

- Deodorant
- Facial Care
- Fragrances
- Hair regrowth
- Shampoo and conditioner
- Skin care
- Toothbrushes or Teeth Cleaning Systems

Pregnancy / Fertility

- Baby bottles
- Baby oil
- Baby wipes
- Diapers or Diaper Service
- Maternity Clothes

Therapy

- Marriage/Career Counseling
- Massage Therapy
  - *unless prescribed by a physician to treat a specific injury or trauma*

Please Note: The eligible and ineligible expenses listed above are not inclusive of all items. If you have a question about eligibility please contact Consociate at 1.866.855.8970.