

REIMBURSEMENT ACCOUNT

QUALIFIED MEDICAL EXPENSES



The Internal Revenue Service (IRS) determines which expenses are eligible under the Health Care FSA (HCFSA), Combination FSA (Combo FSA), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA), Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA). This is not an all-inclusive list of eligible expenses or a guarantee of expense eligibility. The list of eligible expenses may be modified at any time. View the IRS Publication 502 for a full list.

Attention Combination FSA (Combo FSA) Accountholders: Once you have met the IRS Statutory Deductible and provided the completed Combination FSA Deductible Verification Form, you may follow the eligible expenses under the Healthcare FSA (HCFSA).

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Acupuncture (Non-cosmetic)	Yes	HCFSA, HSA, HRA	Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.
Adoption fees	No	N/A	
Alcoholism treatment	Yes	HCFSA, HSA, HRA	
Alternative treatments, medicines, dietary supplements, practitioner's fees	Potentially	HCFSA, HSA, HRA	Non-traditional treatments provided by professional practitioners may be eligible expenses if the treatments are for a specific medical condition. Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement. The treatments must be legal and are subject to IRS review. Expenses for food or substitutes for food that the person would normally consume in order to meet dietary requirements are not eligible and are not considered remedies. Drugs and medicines recommended by alternative healers to treat a specific medical condition may also be considered eligible medical care.
Ambulance	Yes	HCFSA, HSA, HRA	
Anesthesia (non-cosmetic)	Yes	HCFSA, HSA, HRA	
Bandages (over-the-counter)	Yes	HCFSA, HSA, HRA	
Before/After School Programs	Yes	DCFSA	
Birth control (over-the-counter)	Potentially	HCFSA, HSA, HRA	As of January 1, 2011, over-the-counter drugs and medicines require a prescription from a doctor in order to be considered an eligible expense. Some over-the-counter contraceptives, such as spermicidal foam, will require a prescription.
Birth control (prescription)	Yes	HCFSA, HSA, HRA	Prescription contraceptives such as birth control pills and Norplant insertion/removal are eligible for reimbursement.
Birth Control Surgical	Yes	HCFSA, HSA, HRA	Tubal ligation, vasectomy
Blood pressure monitor	Yes	HCFSA, HSA, HRA	
Body scans	Yes	HCFSA, HSA, HRA	

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Braille reading materials	Potentially	HCFSA, HSA, HRA	Books/magazines in Braille are eligible for the excess cost of the Braille item over a normally priced item, which also includes audio products (e.g., CDs).
Breast pump	Yes	HCFSA, HSA, HRA	
Breastfeeding instruction	Potentially	HCFSA, HSA, HRA	Costs for breastfeeding instruction are eligible with a Letter of Medical Necessity.
Camps (Overnight)	No	N/A	Overnight camps are not considered work- or school-related expenses and therefore would not be eligible for reimbursement through a DCFSA.
Camps (Day Camp, Summer or Holiday Camps)	Potentially	DCFSA	Provided that the camp enables the parent or parents to be gainfully employed, seek gainful employment or attend school full-time.
Child/infant care instruction	No	N/A	
Childbirth classes	Yes	HCFSA, HSA, HRA	Only the mother's portion of the class that relates to the process of childbirth is eligible.
Chiropractic treatment/office visit	Yes	HCFSA, HSA, HRA	
Christian Science practitioners	Yes	HCFSA, HSA, HRA, Combo FSA, LPFSA	When recommended by a health care professional for vision, dental or preventive care, Christian Science practitioner reimbursement is eligible with a Letter of Medical Necessity from a physician.
COBRA premiums	Potentially	HSA, HRA	COBRA premiums are eligible under a health savings account (HSA), and may be eligible under a health reimbursement arrangement (HRA). HRA account holders should check with their benefits administrator to determine eligibility for their plan. COBRA premiums are not eligible under a flexible spending account (HCFSFA).
Co-insurance and copays	Yes	HCFSA, HSA, HRA, Combo FSA, LPFSA	For expenses eligible under the specific plan (ie: Dental or Vision only for LPFSA, etc.)
Compression socks/stockings	Potentially	HCFSA, HSA, HRA	Compression hosiery rated at 30-40 mmHg or above are eligible. Only the amount paid above the usual cost of non-compression socks/stockings is considered an eligible expense.
Condoms	Yes	HCFSA, HSA, HRA	
Contact lenses and cleaning solutions	Yes	HCFSA, HSA, HRA	Corrective (prescription) contact lenses only.
Cord blood storage	Potentially	HCFSA, HSA, HRA	The cost of collecting and temporarily storing umbilical cord blood for use as future treatment resource for a newborn with a birth defect or a specific medical condition is a potentially-eligible expense with a Letter of Medical Necessity from a physician. Collection and indefinite storage, just in case it is needed, is not considered eligible.
Cosmetic surgery	Potentially	HCFSA, HSA, HRA	Eligible only if necessary due to improve a deformity due to a congenital abnormality, personal injury or disfiguring disease. Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.

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Counseling, for treatment of medical condition	Potentially	HCFSA, HSA, HRA	Will qualify if for a medical reason. To show that an expense is primarily for medical care, a valid Letter of Medical Necessity is normally required, including the International Classification of Diseases (ICD) code from a medical practitioner recommending it to treat a specific medical condition. Marriage counseling does not qualify.
CPR certification/instruction	No	N/A	
Crutches, canes, walkers	Yes	HCFSA, HSA, HRA	Purchase or rental fees
Day care centers	Yes	DCFSA	Daycare expenses are only eligible for reimbursement during work hours if the child is under the age of 13 or mentally or physically incapable of self-care.
Day care during volunteer work	No	N/A	
Deductibles	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	For expenses eligible under the specific plan (ie: Dental or Vision only for LPFSA, etc.)
Dental care (non-cosmetic)	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Dental products for treatment of a specific dental condition	Potentially	HSA, HCFSA, HRA, Combo FSA, LPFSA	Items will only be considered eligible if they are obtained for dental treatment and not purely for cosmetic reasons. Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement. Toothbrushes are not eligible.
Dental treatments	Potentially	HCFSA, HSA, HRA, LPFSA, Combo FSA	Veneers and sealants are considered eligible expenses only if applied as part of treatment of a dental condition and not strictly for cosmetic purposes. Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.
Dentures, bridges, dental reconstruction	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Diabetes monitors and supplies	Yes	HCFSA, HSA, HRA	
Diagnostic services	Yes	HCFSA, HSA, HRA	
Dietary supplements (for treatment of a medical condition)	Potentially	HCFSA, HSA, HRA	Dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are only considered eligible expenses if they are used to treat a specific condition or vitamin deficiency. Supplements used for general health (e.g. daily multivitamin) are not considered eligible. A valid Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition is required.
Drug addiction treatment	Yes	HCFSA, HSA, HRA	
Drugs, experimental or imported	No	N/A	
Drugs, prescription	Yes	HCFSA, HSA, HRA	
Dyslexia treatment	Potentially	HCFSA, HSA, HRA	Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.
Educational classes/tuition	No	N/A	

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Exercise equipment	Potentially	HCFSA, HSA, HRA	Only considered an eligible expense if the equipment is required to treat a condition diagnosed by a physician and not simply to promote general health. A valid Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition is required.
Eye exams , surgery or treatment for vision correction	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Eye-related equipment/ materials	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	Only considered an eligible expense if the equipment is required to treat a condition diagnosed by a physician and not simply for cosmetic purposes, such as non-prescription glasses.
Eyeglasses, prescription or over-the-counter	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Face lift procedures	No	N/A	
Fertility or ovulation monitor (over-the-counter)	Yes	HCFSA, HSA, HRA	
First aid kits (over-the-counter)	Yes	HCFSA, HSA, HRA	
Fitness programs	Potentially	HCFSA, HSA, HRA	Fitness programs are potentially eligible for reimbursement if the program is prescribed to treat a specific medical condition and the claim for reimbursement is accompanied by a valid Letter of Medical Necessity.
Flu shots	Yes	HCFSA, HSA, HRA	
Funeral expenses	No	N/A	
Guide dog expenses (purchase, training, care)	Yes	HCFSA, HSA, HRA	
Hair removal products and treatments	No	N/A	Including treatments such as Electrolysis
Hair transplants	No	N/A	
Hair regrowth treatment and medications	Potentially	HCFSA, HSA, HRA	Only considered an eligible expense when it is used to treat a deformity, congenital abnormality, or to treat a disfigurement caused by personal injury or trauma. The expense is not eligible if used for cosmetic purposes, such as treatment of male pattern baldness, even if recommended by a physician.
Health club dues	Potentially	HCFSA, HSA, HRA	Health club dues are potentially eligible for reimbursement if participation is prescribed to treat a specific medical condition and the claim for reimbursement is accompanied by a valid Letter of Medical Necessity.
Health Savings Account and Medical Savings Account contributions	No	N/A	
Hearing aids and batteries	Yes	HCFSA, HSA, HRA	
Herbal medicines	Potentially	HCFSA, HSA, HRA	Herbal medicines may be eligible expenses if they are used to treat a specific medical condition. To show that the expense is primarily for medical care, a valid Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition is required. A prescription for the item may also be required.

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Homeopathic medicines (over-the-counter)	Potentially	HCFSA, HSA, HRA	As of January 1, 2011, over-the-counter drugs and medicines require a prescription from a doctor and Letter of Medical Necessity from a medical doctor in order to be considered an eligible expense. You may be required to submit a copy of the prescription and Letter of Medical Necessity as supporting documentation for your claim. This letter must outline how homeopathic medicine will be used to alleviate the condition and how long their treatments will last.
Hospital services	Yes	HCFSA, HSA, HRA	For medically necessary services
Household help	No	N/A	
Immunizations	Yes	HCFSA, HSA, HRA	
Infertility treatment for self, spouse or dependent	Yes	HCFSA, HSA, HRA	
In home day care or elder care	Yes	DCFSA	In home day care/elder care expenses are only eligible for reimbursement during work hours if the dependent is under the age of 13 or mentally or physically incapable of self-care.
Insulin, testing materials, supplies	Yes	HCFSA, HSA, HRA	
Insurance or health plan premiums of any kind	No	N/A	See COBRA Premiums
Laboratory fees	Yes	HCFSA, HSA, HRA	
Lamaze classes, for mother-to-be only	Yes	HCFSA, HSA, HRA	
Laser or LASIK eye surgery	Yes	HCFSA, HSA, HRA, Combo FSA, LPFSA	
Late payment fees	No	N/A	Healthcare Provider, Child Care, etc.
Learning disability treatments	Potentially	HCFSA, HSA, HRA	Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.
Listening therapy	Yes	HCFSA, HSA, HRA	
Lodging essential to receive medical care	Potentially	HCFSA, HSA, HRA	Up to \$50 per night is considered eligible if the lodging is basic, non-recreational, and purchased primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility. Up to \$100 maximum is considered eligible for parents traveling with a child patient, \$50 for each person.
Long-term care premiums or services	No	N/A	
Magnetic therapy (over-the-counter)	Potentially	HCFSA, HSA, HRA	Magnetic therapy for treatment of a medical condition is eligible for reimbursement with a Letter of Medical Necessity from a physician.
Mammogram	Yes	HCFSA, HSA, HRA	
Massage therapy, for treatment of a medical condition	Potentially	HCFSA, HSA, HRA	Massage therapy recommended by a physician to treat a specific injury or trauma is considered an eligible expense. Massage for general well-being or stress relief purposes is not eligible. A valid Letter of Medical Necessity from a medical practitioner recommending massage to treat a specific medical condition is required.

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Mastectomy-related supplies, special bras	Yes	HCFSAs, HSAs, HRAs	
Maternity clothes	No	N/A	
Medical equipment, purchase and repair	Yes	HCFSAs, HSAs, HRAs	
Medical literature, pamphlets, instruction	No	N/A	
Medical monitoring and testing devices	Yes	HCFSAs, HSAs, HRAs	
Medical records fees/charges	Yes	HCFSAs, HSAs, HRAs	
Medical supplies	Potentially	HCFSAs, HSAs, HRAs	Considered eligible expense if the item is used to diagnose or treat a specific medical condition and is not a personal comfort or cosmetic item. Examples of eligible supplies would be crutches, bandages, glucose testing kits, syringes, blood pressure monitors, wheelchairs and repair.
Medicare alternative insurance or Part B premiums	No	N/A	
Medical supplement policy premiums	No	N/A	
Medicines, over-the-counter	Potentially	HCFSAs, HSAs, HRAs	As of January 1, 2011, over-the-counter drugs and treatments (such as pain relievers, antacids, cold/cough medicines, acne treatments, head lice treatments, nasal sprays, smoking cessation, etc.) require a prescription from a doctor in order to be considered an eligible expense. You may be required to submit a copy of the prescription as supporting documentation for your claim.
Mileage expenses for travel to/ from eligible health care	Yes	HCFSAs, HSAs, HRAs	Calculated based on current IRS amounts.
Monitors and test kits	Yes	HCFSAs, HSAs, HRAs	
Nanny Fees	Yes	DCFSAs	Nanny fees are only eligible for reimbursement during work hours if the dependent is under the age of 13 or mentally or physically incapable of self-care.
"No show" fees charged by providers	No	N/A	
Nursing services	Yes	HCFSAs, HSAs, HRAs	In-home or facility services will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.
Nutritional supplements, for treatment of a medical condition	Potentially	HCFSAs, HSAs, HRAs	Only food items or supplements prescribed by a medical practitioner to treat a specific condition are eligible. The foods must not substitute for normal nutritional requirements. The eligible amount may be limited to the amount by which the cost of the special food exceeds the cost of commonly available versions of the same product. A valid Letter of Medical Necessity from a medical practitioner is required.
Occlusal guards for teeth-grinding	Yes	HCFSAs, HSAs, HRAs, LPFSA, Combo FSA	Treatments will be considered eligible if a valid Letter of Medical Necessity accompanies the claim for reimbursement.

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Occupational therapy related to a medical condition or disability	Yes	HCFSA, HSA, HRA	
Optometrist and Ophthalmologist fees	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Oral care (over-the-counter)	No	N/A	Toothpaste, toothbrushes, mouthwash, dental floss, etc.
Organ transplant, recipient and donor	Yes	HCFSA, HSA, HRA	
Orthodontia	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Oxygen	Yes	HCFSA, HSA, HRA	
Physical exams	Yes	HCFSA, HSA, HRA	
Physical therapy	Yes	HCFSA, HSA, HRA	
Pregnancy tests (over-the-counter)	Yes	HCFSA, HSA, HRA	
Preschool	Yes	DCFSA	Only Preschool expenses incurred during work hours are eligible for reimbursement.
Prescription drugs for non-cosmetic purposes	Yes	HCFSA, HSA, HRA	
Propecia treatment	Potentially	HCFSA, HSA, HRA	Propecia treatment is only considered an eligible expense when it is used to treat a deformity, congenital abnormality, or to treat a disfigurement caused by personal injury or trauma. The expense is not eligible if used for cosmetic purposes, such as treatment of male pattern baldness, even if recommended by a physician.
Prosthesis	Yes	HCFSA, HSA, HRA	
Psychiatric care	Yes	HCFSA, HSA, HRA	Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, nor if the expense stems from training to be a psychiatrist. To show that an expense is primarily for medical care, a valid Letter of Medical Necessity is normally required, including the International Classification of Diseases (ICD) code from a medical practitioner recommending it to treat a specific medical condition.
Psychoanalysis	Potentially	HCFSA, HSA, HRA	Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, nor if the expense stems from training to be a psychiatrist. To show that an expense is primarily for medical care, a valid Letter of Medical Necessity is normally required, including the International Classification of Diseases (ICD) code from a medical practitioner recommending it to treat a specific medical condition.
Psychologist fees	Yes	HCFSA, HSA, HRA	Will qualify if the expense is for medical care, and not just for the general improvement of mental health, relief of stress, nor if the expense stems from training to be a psychologist. To show that an expense is primarily for medical care, a valid Letter of Medical Necessity is normally required, including the International Classification of Diseases (ICD) code from a medical practitioner recommending it to treat a specific medical condition.
Radial keratotomy (RK)	Yes	HCFSA, HSA, HRA	

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Reading glasses (over-the-counter)	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Reconstructive surgery	Potentially	HCFSA, HSA, HRA	Reconstructive surgery is only considered an eligible expense when it is used to treat a deformity, congenital abnormality, or to treat a disfigurement caused by personal injury or trauma. The expense is not eligible if used for cosmetic purposes
Retin-A	Potentially	HCFSA, HSA, HRA	Retin-A is only considered an eligible expense when recommended or prescribed by a medical practitioner for treatment of a skin condition such as severe acne. A valid Letter of Medical Necessity from a medical practitioner is required. It will not be considered an eligible expense, even with a valid Letter of Medical Necessity or prescription from a medical practitioner, if used for cosmetic purposes, such as to diminish wrinkles.
Senior center day program	Yes	DCFSA	Elder care expenses are only eligible for reimbursement during work hours if the dependent is mentally or physically incapable of self-care.
Special foods, gluten-free, salt-free, etc.	Potentially	HCFSA, HSA, HRA	Food products prescribed by a medical practitioner to treat a specific illness will be considered eligible only if they do not substitute for normal nutritional requirements. The eligible amount is limited to the amount that exceeds the cost of commonly available similar foods. A valid Letter of Medical Necessity from a medical practitioner is required.
Special school or instruction programs for mental or physical needs	Potentially	HCFSA, HSA, HRA	Tuition or fees for special schools for mentally impaired or physically disabled persons are considered eligible expenses if the main reason for enrollment in the school is relieving the disability. Examples include teaching Braille to a visually impaired student, special instruction to treat dyslexia, lip reading instruction for a hearing impaired person, and remedial language training to correct a condition caused by a birth defect.
Speech therapy	Yes	HCFSA, HSA, HRA	
Summer day camp	Yes	DCFSA	Specialty day camps such as sports, computer, science, etc., whose primary purpose is child care can be reimbursed during work hours. However, programs like tutoring programs and summer school whose primary purpose is education are not eligible for reimbursement. Day camps that meet the statutory definition of dependent care centers must comply with state and local laws on licensing and related issues.
Summer school	No	N/A	
Sunglasses, non-prescription	No	N/A	
Sunglasses, prescription	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
Sunscreen/Topical SPF lotion	Potentially	HCFSA, HSA, HRA	Sunscreen lotion, spray, ointment, etc., is only eligible for reimbursement if used to treat or alleviate a specific medical condition such as melanoma. A prescription from a doctor is required.
Surgery, non-cosmetic purposes	Yes	HCFSA, HSA, HRA	
Teeth whitening/bleaching	No	N/A	

Service Type	Eligible	Eligible Plan Type(s)	Additional Information
Therapy, for treatment of a medical condition	Yes	HCFSA, HSA, HRA	
Transgender counseling or surgery	Potentially	HCFSA, HSA, HRA	Transgender counseling or surgery is potentially eligible with a Letter of Medical Necessity from a physician.
Transportation, parking, related travel expenses to obtain medical care	Potentially	HCFSA, HSA, HRA	Transportation expenses such as car mileage, bus, taxi, train, plane, and ferry fares and ambulance services are considered eligible if they are incurred primarily for and essential to medical care. A standard mileage rate may apply. Parking fees and tolls may also be considered eligible expenses.
Tuition, educational classes/ training programs	No	N/A	
UV-protective clothing	Potentially	HCFSA, HSA, HRA	Sun protective clothing is not eligible for reimbursement. If a person has a medical condition or disease that prevents them from using normal sun protection lotion, then it is possible for a medical doctor to provide a Letter of Medical Necessity which may allow for the sun protective clothing to be considered eligible for reimbursement. Only the excess cost of the specialized garment over the cost of ordinary clothing will qualify.
Vaccinations	Yes	HCFSA, HSA, HRA	
Varicose vein removal surgery	Potentially	HCFSA, HSA, HRA	This surgery is only considered an eligible expense if recommended by a physician to treat a specific medical condition, not for cosmetic purposes. A valid Letter of Medical Necessity from a medical practitioner is required.
Vitamins, general wellness (over-the-counter)	No	N/A	
Vitamins, prescription	Yes	HCFSA, HSA, HRA	
Weight-loss counseling, programs or over-the counter medications	Potentially	HCFSA, HSA, HRA	Weight-loss counseling, programs and over-the-counter medications will only be considered an eligible expense if recommended by a physician to treat a specific medical condition such as obesity, heart disease, or diabetes. Programs are not considered eligible if purchased only for general health improvement. The cost of special prepackaged food associated with a weight-loss programs is not considered an eligible expense. A valid Letter of Medical Necessity from a medical practitioner is required.
X-ray fees, dental	Yes	HCFSA, HSA, HRA, LPFSA, Combo FSA	
X-ray fees, medical	Yes	HCFSA, HSA, HRA,	

CONTACT INFORMATION

Mercer Marketplace Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

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