

## Qualifying Health Care Expenses

Acupuncture	Eye examinations, eye glasses, equipment and materials	Operations	Taxes on medical services and products
Adoption	Fluoridation services	Optometrist	Telephone for hearing impaired persons
Alcoholism treatment	Guide dog; other service animal	Organ donors	Television for hearing impaired persons
Ambulance	Hospital services	Orthodontia	Therapy
Artificial limbs	Immunizations	Osteopath fees	Transplants
Artificial teeth	Laboratory fees	Oxygen Physical exams	Transportation expenses for person to receive medical care
Asthma treatments	Laser eye surgery; Lasik	Physical therapy	Tuition evidencing separate breakdown for medical expenses
Body scans	Lodging at a hospital or similar institution	Preventive care screenings	Vaccines
Braille books and magazines	Mastectomy-related special bras	Prosthesis	Vision correction procedures
Breast reconstruction surgery following mastectomy	Medical alert bracelet or necklace	Psychiatric care	Wheelchair
Chelation therapy	Medical information plan charges	Radial keratotomy	X-ray fees
Chiropractors	Medical records charges	Screening tests	
Co-insurance amounts	Medical records charges	Seeing eye dog	
Co-payments	Obstetrical expenses	Sleep deprivation treatment	
Deductibles	Occlusal guards to prevent teeth grinding	Smoking cessation programs	
Dental sealants		Speech therapy	
Dental treatment		Stop smoking program	
Diagnostic items/services		Supplies to treat medical condition	
Drug addiction treatment		Surgery	
Drug overdose, treatment of			

## Potentially Qualifying Health Care Expenses

A Certification of Medical Necessity Form must be completed by your physician.

AA meetings, transportation to	Dyslexia treatment	Hypnosis	Nutritionist's expenses
Alternative healers	Fitness programs	Lactation consultant	Occupational therapy
Automobile modifications	Gambling problem, treatment	Lamaze classes	Personal trainer fees
Birth classes	Health club fees	Language training	Psychoanalysis
Blood storage	Home improvements (such as exit ramps, widening doorways, elevator, etc.)	Lead-based paint removal	Psychologist
Books, health related	Hormone replacement therapy	Lodging of a companion	Ultrasound, prenatal
Car modifications		Long-term care services	Varicose veins, treatment of
Childbirth classes		Massage therapy	Veterinary fees (service animals)
Counseling		Mineral supplements	Weight loss programs
		Nursing services	

## Ineligible Health Care Expenses

Appearance improvements	Electrolysis or hair removal	Illegal operations and treatments	Missed appointment fees
Car seats	Funeral expenses	Late fees (e.g., for late payment of bills for medical services)	Recliner chairs
Controlled substances in violation of federal law	Hair removal and transplants	Maternity clothes	Tanning salons and equipment
Cosmetic procedures	Household help	Mattresses	Teeth whitening
Ear piercing			Veneers

This is not a comprehensive list and is subject to change at any time and without notice. A complete list is available on the [www.LifetimeBenefitSolutions.com](http://www.LifetimeBenefitSolutions.com) website.

## Qualifying Over-The-Counter (OTC) Items

Arthritis gloves	Cold/hot packs	Eye drops (Example: Visine)	Orthopedic shoe inserts
Bandages (Examples: Band-Aid, Curad, Ace)	Contact lenses, materials, and equipment	First aid kits	Pregnancy test kits
Blood pressure monitoring devices	Crutches	Gauze pads	Reading glasses
Blood sugar test kits and test strips	Dentures, denture adhesives	Glucose monitoring equipment	Support braces
Carpal tunnel wrist supports	Diabetic supplies (including Insulin)	Hearing aids	Thermometers
	Ear wax removal products	Medical monitoring and testing devices	Walkers

## Potentially Qualifying OTC Expenses

Drug and Medicine items require a prescription completed by your physician and are not eligible for payment with the Health Spending Card. Other items in this category require a Certification of Medical Necessity form completed by your physician.

Acne treatment	Comtrex, Sudafed)	and drugs and medicines	Retin-A
Air conditioner	Compression hose	Humidifier	Rogaine
Air purifier	Cough suppressants	Incontinence supplies	Sinus medications (Example: Sudafed)
Allergy medicine	(Examples: Pediacare, Robitussin, cough drops)	Insect bite creams and ointments (Examples: Benadryl, Cortaid)	Special foods
Allergy treatment products; household improvements to treat allergies	Decongestants (Examples: Dimetapp, Sudafed)	Lactose intolerance tablets (Example: Lactaid)	St. John's Wort
Antacids (Examples, Maalox, Prilosec OTC, Zantac)	Diabetic socks	Laxatives (Example: Ex-Lax)	Sunburn creams and ointments
Antibiotic ointments (Examples. Bacitracin, Neosporin)	Diaper rash ointments and creams (Example: Desitin)	Medicines and drugs	Sunglasses
Antihistamines (Examples: Benadryl, Claritin)	Diarrhea medicine (Examples: Imodium, Kaopectate)	Menstrual pain relievers	Sunscreen
Anti-itch creams (Examples: Benadryl, Cortaid, Ivarest)	Dietary supplements	Motion sickness pills (Examples: Bonine, Dramamine)	Throat lozenges (Examples: Cepacol, Chloraseptic)
Aspirin	Eczema treatments	Nasal strips or sprays	Toothache and teething pain relievers (Example: Orajel)
Bactine	Expectorants (Examples: Comtrex, Robitussin)	Nutritional supplements	Treadmill
Breast pumps	Fiber supplements	Pain relievers (Examples: Advil, Aspirin, Tylenol)	Vitamins
Calamine lotion	First aid cream	Petroleum jelly	Wart remover treatments
Chondroitin	Glucosamine	Prenatal vitamins	Wigs
Claritin, an allergy drug	Hemorrhoid treatments (Example: Preparation H)	Probiotics	Yeast infection medications
Cold medicine (Examples:	Herbs	Rehydration solution (Example: Pedialyte)	
	Holistic or natural healers,		The IRS has not yet released a detailed and brand specific list of drugs and medicine.

## Ineligible OTC Expenses

Dental floss	Feminine hygiene products	Safety glasses	Toiletries
Deodorant	Hair colorants	Shampoos	Toothbrushes
Diapers or diaper service	Mouthwash	Shaving cream or lotion	Toothpaste
Diet foods	Perfume, Cologne	Skin moisturizers, hand lotion	
Face creams	Permanent waves	Soaps	

Eligibility rules for OTC items may change. Drug and Medicine items require a physician's prescription, and may not be purchased with a Health Spending Card. The ability to pay for eligible items with the Health Spending Card may vary by merchant and is dependent on the merchant's IIAS system.

This is not a comprehensive list and is subject to change at any time and without notice. Items listed in each category may be reclassified into another category depending on future IRS guidance. Visit the [www.LifetimeBenefitSolutions.com](http://www.LifetimeBenefitSolutions.com) website for a complete list.

## Eligible Dependent Care Expenses

- Care in your home, someone else's home, or in a daycare center for child care and/or eldercare. Licensing requirements may apply.
- Registration fees for a daycare.
- Before and after school care for children under age 13.
- Education expenses for a child not yet in kindergarten, such as nursery school expenses.
- Expenses paid to a relative are eligible, however, the relative cannot be under age 19 or a tax dependent.
- Day camp (not overnight) expenses if the camp qualifies as a daycare center.
- FICA and FUTA payroll taxes of the daycare provider.

Note: This is not a comprehensive list