

# Qualifying and Non-Qualifying Expenses

*EBS Benefit Solutions, Inc. partners with Employee Benefits Institute of America (EBIA) to provide a Health Care Expenses Table, which is available on our [www.myebsaccount.com](http://www.myebsaccount.com) website. The following lists of qualifying and non-qualifying expenses is not intended to be a complete, comprehensive list and is subject to change at any time without notice. Visit the table on-line frequently to find the most recently published information. Caution: Some items in the list may not be reimbursable under your Plan. Consult your Plan's Summary Plan Description for guidance.*

## **The following health care expenses qualify for reimbursement:**

- Abortion, Legal
- Acupuncture
- Adoption, pre-adoption medical expenses
- Alcoholism treatment
- Ambulance
- Artificial limbs/teeth
- Asthma treatments
- Birth control pills
- Body scans
- Braille books and magazines
- Breast reconstruction surgery following mastectomy
- Chelation therapy
- Chiropractors
- Circumcision
- Co-insurance amounts
- Co-payments
- Deductibles
- Dental sealants
- Dental treatment
- Diagnostic items/services
- Drug addiction treatment
- Drug overdose treatment
- Egg donor fees
- Eye exams, eyeglasses
- Fertility treatments, GIFT
- Flu shots
- Guide dog, other animal aide
- Hospital services
- Immunizations
- In vitro fertilization
- Infertility treatments
- Laboratory fees
- Laser eye surgery; lasik
- Learning disability instructional fees
- Lodging at a hospital or similar institution
- Meals at a hospital or similar institution
- Medical alert bracelet or necklace
- Medical information plan charges
- Medical records charges
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations
- Optometrist
- Organ donors
- Orthodontia
- Osteopath fees
- Oxygen
- Patterning exercises
- Physical exams
- Physical therapy
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Radial keratotomy
- Screening tests
- Seeing-eye dog
- Shipping and handling fees
- Sleep deprivation treatment
- Smoking cessation programs
- Sterilization procedures
- Supplies to treat medical condition
- Surgery
- Taxes on medical services and products
- Telephone for hearing impaired
- Television for hearing impaired
- Therapy
- Transplants
- Transportation expenses for person to receive medical care
- Tuition evidencing separate breakdown for medical expenses
- Vaccines
- Vasectomy/Vasectomy reversal
- Viagra
- Vision correction procedures
- Wheelchair
- X-ray fees

# Qualifying and Non-Qualifying Expenses

## The following health care expenses *may* qualify for reimbursement:

*Note: For these expenses to be considered, you must have your physician complete a Certificate of Medical Necessity, which can be found on-line at [www.myebsaccount.com](http://www.myebsaccount.com).*

- Alternative healer services
- Automobile modification
- Behavioral modification programs
- Birthing classes
- Capital expenses
- Club dues and fees
- Counseling
- Crowns, dental
- Dancing lessons
- DNA collection and storage
- Dyslexia
- Eggs and embryos storage fees
- Elevator
- Fiber supplements
- Fitness programs
- Gambling problem treatment
- Genetic testing
- Health club/institute fees
- Home improvements
- Hormone replacement therapy
- Inclinator
- Lactation consultant
- Lamaze classes
- Language training
- Lead based paint removal
- Legal fees
- Lodging not at a hospital or similar institution
- Lodging of a companion
- Massage therapy
- Mastectomy related special bras
- Medical conference admission, transportation, meals, etc
- Mentally handicapped special home
- Mineral supplements
- Nasal strips or sprays
- Nursing services
- Nutritionist's professional expenses
- Personal trainer
- Propecia
- Psychoanalysis
- Psychologist
- Rubdowns
- Schools and special education
- Sperm storage fees
- Stem cell harvesting and/or storage
- Student health fee
- Swimming lessons
- Swimming pool maintenance
- Transportation of someone other than the person receiving medical care
- Transportation to and from a medical conference
- Tuition for special needs program
- Ultrasound, prenatal
- Umbilical cord freezing and storage
- Varicose veins, treatment
- Veterinary fees
- Weight loss programs

## The following health care expenses **DO NOT** qualify for reimbursement:

- Appearance improvements
- Controlled substances in violation of federal law
- Cosmetic procedures
- Ear piercing
- Electrolysis or hair removal
- Face lifts
- Founder's fee
- Funeral expenses
- Hair removal and transplants
- Household help
- Illegal operations and treatments
- Late fees for medical payments
- Lodging while attending a medical conference
- Maternity clothes
- Mattresses
- Meals not at a hospital or similar institution
- Meals of a companion
- Meals while attending a medical conference
- Medical newsletter
- Missed appointment fees
- Recliner chairs
- Surrogate expenses
- Tanning salons and equipment
- Teeth whitening
- Transportation costs of disabled individual commuting to and from work
- Veneers

# Qualifying and Non-Qualifying Expenses

## The following over the counter (OTC) items qualify for reimbursement:

- Allergy medicine
- Analgesics
- Antacids
- Antibiotic ointments
- Antihistamines
- Anti-itch creams
- Arthritis gloves
- Aspirin
- Bactine
- Bandages
- Band-Aids
- Blood pressure monitoring devices
- Blood sugar test kits/strips
- Calamine lotion
- Carpal tunnel wrist supports
- Claritin
- Cold medicine
- Cold/hot packs
- Condoms
- Contact lenses, materials and equipment
- Contraceptives
- Cough suppressants
- Crutches
- Decongestants
- Dentures and denture adhesives
- Diabetic supplies
- Diaper rash ointments and creams
- Diarrhea medicine
- Ear wax removal products
- Expectorants
- Eye drops
- Fever reducing medications
- First aid cream
- First aid kits
- Fluoridation device or services
- Gauze pads
- Glucose monitoring equipment
- Headache medications
- Hearing aids
- Hemorrhoid treatments
- Insect bite creams and ointments
- Insulin
- Laxatives
- Liquid adhesive for small cuts
- Medical monitoring and testing devices
- Menstrual pain relievers
- Morning after contraceptive pills
- Motion sickness pills
- Nicotine gum or patches
- Ovulation monitor
- Pain relievers
- Pregnancy test kits
- Reading glasses
- Rubbing alcohol
- Sinus medication
- Smoking cessation medications
- Spermicidal form
- Sunburn creams and ointments
- Sunscreen with high SPF
- Thermometers
- Throat lozenges
- Toothache and teething pain relievers
- Walkers
- Wart removal treatments
- Yeast infection medications

## The following OTC expenses *may* qualify for reimbursement:

*Note: For these expenses to be considered, you must have your physician complete a Certification of Medical Necessity, which can be found on-line at [www.myebsaccount.com](http://www.myebsaccount.com).*

- Acne Treatment
- Air Conditioner/Purifier
- Breast pumps
- Cayenne pepper
- Chondroitin
- Christian Science practitioners
- Dietary supplements
- Ear plugs
- Exercise equipment or programs
- Glucosamine
- Herbs
- Holistic or natural healers
- Incontinence supplies
- Nutritional supplements
- Orthopedic shoes and inserts
- Prenatal vitamins
- Retin-A
- Rogaine
- Special foods
- St. John's Wort
- Sunglasses
- Treadmill
- Vitamins
- Wigs

# Qualifying and Non-Qualifying Expenses

## The following OTC expenses DO NOT qualify for reimbursement:

- Cologne/Perfume
- Cosmetics/Makeup
- Dental floss
- Deodorant
- Diapers or diaper service
- Diet foods
- Face creams
- Feminine hygiene products
- Hair colorants
- Hand lotion
- Lipstick
- Moisturizers
- Mouthwash
- Nail polish
- One-a-day vitamins
- Permanent waves
- Safety glasses
- Shampoos
- Shaving cream and lotion
- Skin moisturizers
- Soaps
- Toothbrushes

## The following dependent care expenses qualify for reimbursement:

*Note: Dependent care expenses are those that are necessary for you and your spouse (if married) to be gainfully employed.*

- Care provided in your home, someone else's home or in a daycare center for child care and/or eldercare. Licensing requirements may apply.
  - Registration fees to 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 (e.g. child, parent, or grandparent of participant) are eligible. However, the relative cannot be under age 19 or a tax dependent of the participant.
  - Day camp (not overnight) expenses if the camp qualifies as a day care center.
  - FICA and FUTA payroll taxes of the daycare provider are eligible..
- The reimbursement may not exceed the smaller of the following limits:**
1. The maximum allowed under the plan.
  2. \$5,000 if you are filing a joint tax return, and \$2500 if separate returns are filed.
  3. Your taxable compensation (after all compensation reduction elections).
  4. If you are married, your spouse's actual or deemed earned income.

## The following dependent care expenses do not qualify for reimbursement:

- Care provided when you are not working.
- Kindergarten or school fees.
- Overnight camp or educational camp expenses.
- Food, clothing or entertainment expenses.
- Child support payments.
- Expenses paid to a housekeeper, maid, cook, etc. , unless incidental to child or dependent adult care.
- Transportation costs.