



Eligible Expense Guide — Updated 9/24/10

(Vision Impaired)

According to SIGIS, the nonprofit group that oversees eligible over-the-counter expense items, “the Affordable Care Act requires a doctor’s prescription for the reimbursement of over-the-counter (OTC) drugs and medicines from health plans and tax-advantaged health care accounts.” The new requirement begins January 1, 2011 and applies to FSA, HRA and HSA plans. Insulin may still be reimbursed without a prescription.

This DOES NOT mean that OTC drugs are always ineligible expenses for consumer-driven plans. Rather, it means they now *require a prescription from your physician*. A copy of the prescription must be submitted (via a scanned image sent by email or faxed directly) with the first request for reimbursement for that item. Prescriptions will be kept on file until the plan year ends for use with subsequent claims.

According to SIGIS, “over 27,000 OTC items still remain on the list for purchase without a prescription. Items that continue to be eligible without a prescription include medical supply items (non-medicines) such as insulin, medical devices (crutches, blood sugar monitors, etc.), bandages/first-aid items, contact lens solution, and denture bond, as examples” (SIGIS).

Please note that beginning in January, 2011, your DirectPay Benefits Card will reject OTC medicines, other than insulin. Workable Solutions must maintain compliance with the IRS guidelines and appreciates your cooperation.

Categories now requiring a prescription:

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| <ul style="list-style-type: none"> • Acid Controllers • Antibiotics • Anti-Gas Products • Anti-Parasitic Treatments • Cold Sore Remedies • Digestive Aids • Hemorrhoidal Preps • Motion Sickness • Respiratory Treatments • Stomach Remedies | <ul style="list-style-type: none"> • Allergy & Sinus medicine • Anti-Diarrheals • Anti-Itch & Insect Bite • Baby Rash Ointments/Creams • Cough, Cold & Flu • Feminine Anti-Fungal/Anti-Itch • Laxatives • Pain Relievers • Sleep Aids & Sedatives |
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Note: Controlled Drugs and Medicines that require a prescription as defined by state law remain eligible for purchase with your DirectPay Benefits Card.

On the following pages, you will find a sample list of eligible and ineligible expenses. It is intended as a guideline for the types of expenses which are and are not eligible. It is not meant to include every expense item.

Eligible Health Care Expenses (See IRS Publication 502) as of 9/24/10

- Acupuncture
- Alcoholism treatment
- Allergy treatments
- Ambulance service
- Artificial insemination
- Artificial limb/teeth
- Automobile modifications (if medically necessary)
- Battery-powered toothbrush (if medically necessary & prescribed by a physician)
- Birth control pills
- Blood pressure monitoring devices
- Bone density testing
- Braille books and magazines
- Childbirth expenses
- Chiropractor professional fees
- Cholesterol testing
- Christian Science Practitioner fees
- Co-insurance, co-pay amounts and deductibles
- Cold Medicine
- Contact lenses and cleaning solutions
- Contraceptives
- Crutches
- Dental treatment
- Drug dependency treatments
- Drugs (OTC will require prescription for over the counter medications 1/1/2011)
- Dyslexia treatment
- Eye exams & eye surgery
- Eyeglasses, prescription
- Fertility treatments
- Flu shots
- Fluoridation device
- Genetic testing
- Guide dog or other animal used to assist persons with physical disabilities
- Health institute
- Health screening
- Hearing aids and batteries
- Home health care
- Hospital services
- Immunizations
- Inclinator
- Infertility treatments
- Insulin and syringes
- Laboratory fees

- Language training for child with dyslexia or disabled child
- Laser eye surgery
- Lead-based paint removal
- Learning disability caused by mental or physical impairment or nervous system disorders
- Long-term care services
- Mastectomy-related special bras
- Medic-alert bracelet
- Medical equipment
- Medical records charges
- Medical Supplies
- Medicines/Drugs
- Norplant insertion and removal

Eligible Health Care Expenses continued

- Nursing home
- Nursing services
- Obstetrical expenses
- Occlusal guards for teeth grinding
- Optometrist fees
- Oral surgery
- Orthodontia
- Orthopedic devices
- Osteopath fees
- Over-the-counter Drugs/Medicines (will require prescription starting 1/1/2011)
- Ovulation monitor
- Oxygen
- Pain Relievers
- Physical exams, routine physicals
- Physical therapy
- Physicians fees
- Pregnancy test, over-the-counter
- Prescription drugs
- Prescription eyeglasses
- Prescription sunglasses
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist fees
- Radial keratotomy
- Reading glasses
- Reconstructive surgery following mastectomy



- Schools and education, special (for mentally impaired or physically disabled person - see **IRS Publication 502**)
- Sick-child care facility
- Sleep disorder and treatment
- Speech therapy
- Sterilization procedures (vasectomy or tubal ligation)
- Stop-smoking programs (including hypnosis, over-the-counter gums and patches)
- Storage fees-embryo or sperm
- Storage fees-umbilical cord blood
- Surgical fees
- Therapy, physical or speech
- Transplants (donor expenses, if you pay those expenses)
- Vaccines, vaccinations
- Vasectomy
- Vitamins (only by prescription and only if necessary to treat a specific medical condition)
- Weight-loss program (only if medically necessary to treat existing disease (such as heart disease) and undertaken under physician's direction)
- Wheelchair
- Wigs (if purchased upon advice of physician for mental health of patient. Letter from provider required.)
- X-ray fees



Ineligible Health Care Expenses (See IRS Publication 502) as of 9/24/10

- Adoption fees
- Baby-sitting, childcare or nursing services for a healthy baby
- Breast pump
- Childbirth classes or Lamaze
- Completing claim forms, fees for Controlled substances
- Cord blood storage for future use
- Cosmetic surgery or procedures
- Cosmetic prescription drugs
- Cosmetic drugs/medicines
- Counseling (marriage, family)
- Dancing lessons
- Dental veneers or bonding
- Diaper service
- Divorce expenses
- Domestic help
- Doula services
- Ear piercing
- Electrolysis or hair removal
- Exercise equipment
- Exercise/Fitness programs
- Expenses reimbursed elsewhere
- Funeral expenses
- Hair transplant
- Health club membership dues
- Herbal supplements (dietary and nutritional supplements, vitamins, natural medicines, etc.)
- Household help
- Illegal operations and treatments
- Insurance premiums
- Lactation consultant for general instruction
- Laetrile
- Lamaze/Childbirth classes
- Lifetime care fees
- Liposuction or other similar cosmetic treatments
- Marriage, family counseling
- Massage therapy (unless recommended as medically necessary to treat a specific injury or illness; does not include therapy for stress or tension reduction)
- Maternity clothes
- Mattress
- Meals while traveling to obtain medical care
- Medical newsletters/magazines
- "No Show" doctor or dentist visits, charges for nursing services for healthy baby

Ineligible Expenses continued

- Nutritional supplements
- Paternity testing
- Safety glasses

Ineligible Health Care Expenses continued

- Storage fees-long term-embryo, sperm or umbilical cord blood
- Student health fees
- Sunscreen lotion
- Sunglasses, clip on
- Surrogate expenses
- Swimming lessons
- Tanning salons and equipment
- Tattoo removal
- Teeth bleaching/whitening
- Vacuum cleaner for allergies
- Varicose veins, treatment of
- Vision service agreements or lens replacement insurance
- Weight loss programs for general health or appearance; diet foods

